

BUREAU OF MUNICIPAL AFFAIRS

REPORT RE HOUSING FOR 1920

INCLUDING

REPORTS OF OFFICIALS, STATEMENTS AS TO
OPERATIONS OF HOUSING COMMISSIONS,
PHOTOGRAPHS, ETC.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO

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1921

To His Honour LIONEL HERBERT CLARKE,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I herewith beg to present for your consideration the Report *re* Housing, of the Bureau of Municipal Affairs, for 1919, which includes Reports of Officials, Statements as to Operations of Housing Commissions, Photographs, etc.

Respectfully submitted,

H. C. NIXON,

Provincial Secretary.

To the Honourable H. C. NIXON,

Provincial Secretary of the Province of Ontario.

SIR,—I have the honour to submit for your approval the Report *re* Housing, of the Bureau of Municipal Affairs, for 1919, which includes Reports of Officials, Statements as to Operations of Housing Commissions, Photographs, etc.

I have the honour to be, Sir,

Your obedient servant,

J. A. ELLIS,

Director of the Bureau of Municipal Affairs.

REPORT OF DIRECTOR

This Report deals with the work which has been done under The Ontario Housing Act, 1919, in the year 1920, and also with the work which has been done under The Municipal Housing Act, 1920, in that year.

Amendments to The Ontario Housing Act, 1919.

The Ontario Housing Act, 1919, was amended at the last Session of the Ontario Legislature as follows:

1. Section 2 of The Ontario Housing Act, 1919, is repealed, and the following substituted therefor:

(1) This Act shall apply to any local municipality, the Council of which has, before the date on which The Municipal Housing Act, 1920, comes into force, passed a by-law declaring that it shall apply.

2. The Ontario Housing Act, 1919, is amended by adding the following section 2a:

2a. No commission shall make, nor shall the director approve of, any loan under the provisions of this Act after the 31st day of December, 1920, but this shall not prevent payments after that date on account of loans made by a commission and approved by the director.

3. Section 6 of The Ontario Housing Act, 1919, is amended by adding at the end thereof the following words: "and the money so borrowed may be paid out of the Consolidated Revenue Fund of Ontario for the purposes of this Act, and as provided by section 7," and the said section as so amended shall be read and construed as if it had been originally enacted as hereby amended.

4. Subsections 2 and 3 of section 11 and sections 11 (a) and 11 (b) of The Ontario Housing Act, 1919, are repealed, and the following substituted therefor:

(2) Except as provided by subsection 3, the cost of a house with less than six rooms and the land on which it is erected, shall not exceed \$3,500, and the cost of a house with six rooms or more and the land on which it is erected shall not exceed \$4,000.

(3) With the approval of the Director,

(a) The cost of a house of less than six rooms constructed with walls of brick veneer and the land on which it is erected, shall not exceed \$4,000, and the cost of a house of six rooms or more constructed with walls of brick veneer and the land on which it is erected shall not exceed \$4,500.

(b) The cost of a house constructed with walls of brick, hollow tile, stone or concrete, and with roofing of fireproof materials and the land on which it is erected shall not exceed \$4,500.

The effect of these amendments was to increase the amounts which might be allowed for the cost of the construction of houses. Also to provide that operations under The Ontario Housing Act, 1919, would in due course be wound up.

The Municipal Housing Act, 1920.

This Act was passed at the last Session of The Ontario Legislature, and is intended to take the place of The Ontario Housing Act, 1919.

The two Acts are almost entirely similar, except that the amount which might be expended for the construction of a house is slightly greater under The Municipal Housing Act, 1920; and that Municipalities are required to issue their own debentures for Housing purposes which may be guaranteed by the Province instead of the money being loaned by the Province to the Municipalities.

The following Municipalities have passed by-laws to come under the provisions of The Municipal Housing Act, 1920: The Cities of Belleville, Chatham, London, Peterborough, Sarnia, Sault Ste. Marie, and Windsor; and the Towns of Fergus, Ford City, Kitchener, Sudbury and Walkerville.

Belleville, Peterborough and Sault Ste. Marie have not erected houses under that Act, and have no debentures guaranteed by the Province.

Under the provisions of that Act the Province has guaranteed the following debentures of the Municipalities mentioned:

Chatham	\$25,000.00
Fergus	10,000.00
Ford City	100,000.00
Kitchener	135,000.00
Sarnia	50,000.00
Sudbury	150,000.00
Walkerville	400,000.00
Windsor	125,000.00
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	\$995,000.00

Cost of Houses:

During 1920 the cost of constructing houses increased slightly over the already high cost of construction in 1919. In the latter part of 1920 though, there was a slight decrease, and everything points to the fact that there will be quite an appreciable decrease in 1921.

Shortage of Houses:

There is still a great shortage of houses in nearly all the urban centres of population. My estimate of such shortage is at least 20,000.

Housing Commissions:

There are now 99 municipalities which have passed by-laws under the provisions of The Ontario Housing Act, 1919, and appointed Housing Commissions. Of these 19 are cities, 50 are towns, 17 are villages, and 13 are townships. Seventy-two Municipalities have constructed houses.

As already mentioned 7 cities and 5 towns have passed by-laws to come under the provisions of The Municipal Housing Act, 1920.

Housing Companies:

The following companies have become incorporated under The Housing Accommodation Act (R.S.O., 1914, chapter 220) for the purpose of erecting houses either under the provisions of The Ontario Housing Act, 1919, or The Municipal Housing Act, 1920:

- Fergus*—The Fergus Housing Co., Ltd.
**Galt*—Galt Industrial Housing Co.
**Hamilton*—The Wentworth Construction Housing Co., Ltd.
Hawkesbury—The Riordan Annex Housing Co., Ltd.
Iroquois Falls—The Iroquois Falls Housing Co., Ltd.
Kitchener and Waterloo.—The Dominion Rubber System Housing Co., Waterloo, Ltd.
Kitchener.—The Waterloo County Housing Co., Ltd.
Leaside.—The Leaside Housing Co., Ltd.
Listowel.—The Listowel Housing Co., Ltd.
**Sarnia*.—The Home Building Association, Ltd.
**St. Catharines*.—The St. Catharines Housing Co., Ltd.
**Stratford*.—The Classic Housing Co., Ltd.
 The Stratford Housing Co., Ltd.
**Sudbury*.—The Sudbury Housing Association, Ltd.
Walkerville.—The Border Cities Housing Co., Ltd.
 The Companies marked * have not yet erected houses.

Appropriations:

The Dominion Government appropriated \$25,000,000 to be loaned, *pro rata* to population, to the various municipalities for Housing purposes. This was to be loaned at 5 per cent. and the provinces were to re-loan it at the same amount. The Province of Ontario's share of the \$25,000,000 is \$8,750,000.

The total amount appropriated to municipalities by the Province by Order-in-Council is \$10,694,000. Of this, \$5,125,000 was appropriated to seventeen cities; \$3,809,000 was appropriated to forty towns; \$635,000 was appropriated to sixteen villages; and \$1,125,000 was appropriated to eleven townships.

Loans:

The total loans approved for houses erected in 1919 and 1920, under The Ontario Housing Act, 1919, is \$7,119,352.74. Of this, \$3,697,514.71 was loaned to seventeen cities; \$2,350,082.52 was loaned to thirty-three towns; \$339,940 was loaned to thirteen villages; and \$731,865.51 was loaned to eight townships. Loans amounting to \$958,150 have also been approved for houses which are not yet erected.

Paid on Loans:

The total amount actually paid by the Province on account of such loans, and the purchase of land for Housing purposes in 1919 and 1920, is \$6,866,551.95. Of this, \$3,818,250.24 was paid to seventeen cities; \$2,126,681.20 was paid to thirty-three towns; \$300,814 was paid to fourteen villages; and \$620,806.51 was paid to eight townships.

Advances to, and Repayments by, Municipalities:

As will be seen from the statement included in this report, the amount actually advanced to municipalities by the Province up to 31st December, 1920, is \$6,866,551.95.

Up to the same date there has been repaid to the Provincial Treasurer, on account of monthly payments, \$165,714.95. There has also been repaid to the Provincial Treasurer the sum of \$100,420.80, on account of loans in excess of the monthly repayments. Up to the same date, the Provincial Treasurer has also received \$102,119.83, for interest on money advanced on progress estimates during construction. These three amounts total \$368,255.58.

No municipalities are in arrears.

The monthly repayments are as a rule remitted promptly on the first of each month.

Houses Erected:

A summary of the houses erected in 1919, under The Ontario Housing Act, 1919, is as follows:

Houses Erected:

No. of Houses	—	Loans	Average Loan per house
		\$ c.	\$ c.
14	Four roomed, frame clapboard finish.....	27,700 00	1,978 57
3	“ solid brick, hollow tile or concrete.....	7,575 00	2,525 00
43	Five roomed, frame clapboard finish.....	115,489 00	2,685 79
26	“ frame stucco finish.....	77,050 00	2,963 46
23	“ brick veneer.....	67,270 00	2,924 78
44	“ solid brick, hollow tile, or concrete.....	124,630 00	2,832 50
237	Six roomed, frame clapboard finish.....	662,299 00	2,794 09
88	“ frame stucco finish.....	257,274 00	2,923 57
230	“ brick veneer.....	678,228 00	2,948 82
332	“ solid brick, hollow tile, or concrete.....	1,185,000 00	3,569 28
13	Over six rooms, frame clapboard finish.....	37,100 00	2,854 61
27	“ frame stucco finish.....	81,000 00	3,000 00
23	“ brick veneer.....	56,675 00	2,464 13
81	“ solid brick, hollow tile or concrete.....	300,684 00	3,712 16
1,184		3,677,974 00	3,106 40

Of the above, 1,060 are detached houses and 124 are semi-detached.

Increases amounting to \$67,772.74 were made in 1920 in loans originally made in 1919.

A summary of the houses erected in 1920 under The Ontario Housing Act, 1919, is as follows:

No. of Houses.	—	Loans	Average Loan per house
		\$ c.	\$ c.
36	Four roomed, frame, clapboard finish.....	121,900 00	3,386 11
71	Five roomed, frame, clapboard finish.....	224,216 00	3,157 97
25	“ frame, stucco finish.....	92,600 00	3,704 00
41	“ brick veneer.....	141,050 00	3,440 24
39	“ solid brick, hollow tile or concrete.....	140,590 00	3,604 87
76	Six roomed, frame, clapboard finish.....	234,068 00	3,079 84
63	“ frame, stucco finish.....	245,429 00	3,895 70
199	“ brick veneer.....	712,761 00	3,581 71
301	“ solid brick, hollow tile or concrete.....	1,221,579 00	4,058 40
6	Over six rooms, frame, clapboard finish.....	18,400 00	3,066 67
3	“ frame, stucco finish.....	9,500 00	3,166 67
6	“ brick veneer.....	20,450 00	3,408 33
47	“ solid brick, hollow tile or concrete.....	191,113 00	4,066 23
913		3,373,656 00	3,695 13

Of the above, 833 are detached houses, 50 are semi-detached, and 30 are in groups of three.

In addition to the above, 239 applications for loans, aggregating \$958,150, have been approved under the Ontario Housing Act, 1919, for houses which are not yet erected.

A summary of the houses erected under The Municipal Housing Act, 1920, is as follows:

No. of Houses.		Loans		Average Loan per house	
		\$	c.	\$	c.
1	Four roomed, brick veneer	3,000	00	3,000	00
3	Five roomed, frame, clapboard finish	10,000	00	3,333	33
1	“ brick veneer	4,000	00	4,000	00
3	“ solid brick	13,500	00	4,500	00
6	Six roomed, frame, clapboard finish	21,000	00	3,500	00
4	“ frame, stucco finish	14,000	00	3,500	00
16	“ brick veneer	62,500	00	3,906	03
199	“ solid brick, hollow tile	832,700	00	4,184	42
2	Over six rooms, frame, clapboard finish	6,500	00	3,250	00
1	“ frame, stucco finish	4,000	00	4,000	00
1	“ brick veneer	2,000	00	2,000	00
237		973,200	00	4,106	33

All the above houses are detached.

In addition to the above, 34 applications for loans, aggregating \$126,000, have been approved under The Municipal Housing Act, 1920, for houses which are not yet erected.

It will be seen that 68 per cent. of all the houses erected in 1919 and 1920 are either of brick veneer or of solid construction.

The total number of houses erected in 1919 and 1920 is 2,334, and the loans made therefor amount to \$8,092,602.74.

The average loan per house indicates that there is a reasonable margin of security in the loans made. About two-thirds of the houses erected in 1919 were erected by persons who owned their own lots. Such persons could obtain loans to the full cost of the house, but in a large number of cases the loans were made for less than the full cost. Where houses were built under this plan, the persons building them could make their own contracts for construction.

A very much larger number of the houses erected in 1920 have been erected by Housing Commissions or Housing Companies as developments. The following municipalities have constructed houses in this way:

Brampton, Brantford City, Elmira, Fergus, Galt, Guelph City, Kitchener, Leaside, London, New Toronto, Oshawa, Ottawa, Stratford, Walkerville, Windsor and Woodstock.

The cost of the construction of houses is probably, on the average, 15 per cent. more than the amount given as the average loan per house in the above statements. This 15 per cent. represents approximately the amount paid, in addition to the amount of the loan, by persons who erected houses on their own lots, or who purchased houses from Housing Commissions or Companies.

Land Purchased by Housing Commissions:

The following Commissions purchased land in 1919, for the purpose of erecting houses thereon by the respective Commissions:

Acton	7 lots for	\$2,000.00	averaging \$285.71 per lot
Brantford	10 " "	3,000.00	" 300.00 " "
Elmira	4 " "	640.00	" 160.00 " "
Galt	5 " "	1,250.00	" 250.00 " "
Guelph	11 " "	2,830.00	" 257.27 " "
Hawkesbury	33 " "	9,900.00	" 300.00 " "
London	9 " "	2,350.00	" 261.11 " "
Milverton	8 " "	1,400.00	" 175.00 " "
New Toronto	48 " "	22,368.75	" 466.02 " "
Oshawa	153 " "	24,825.00	" 162.25 " "
St. Catharines	22 " "	4,645.00	" 211.14 " "
Sudbury	17 " "	10,200.00	" 600.00 " "
Welland	4 " "	1,425.00	" 356.25 " "
Ottawa, 42 acres (or 328 lots)	" "	162,000.00	" 493.90 " "
Total	659 " "	\$248,833.75	" \$377.59 " "

The following Commissions purchased land in 1920:

Brampton	12 lots for	\$2,187.00	averaging \$182.25 per lot
Guelph	40 " "	7,880.00	" 197.00 " "
Kitchener	64 " "	14,250.00	" 222.66 " "
Leaside	26 " "	8,670.00	" 333.46 " "
London	97 " "	21,850.00	" 225.25 " "
Port Dalhousie	6 " "	2,130.00	" 355.00 " "
Stratford	156 " "	35,250.00	" 225.00 " "
Walkerville	100 " "	60,000.00	" 600.00 " "
Welland	6 " "	2,929.00	" 488.17 " "
Windsor	87 " "	50,500.00	" 580.46 " "
Woodstock	21 " "	6,079.33	" 289.49 " "
Total	615 " "	\$211,725.33	" \$344.27 " "

The average price per lot of \$377.59, purchased in 1919, is approximately \$10 per foot frontage, and the average price of \$344.27 per lot, purchased in 1920, is approximately \$9.50 per foot frontage. Both prices are reasonable. Where the Commissions purchased blocks of land, these have been subdivided, laid out, and developed.

Before any Housing Legislation was passed, the general expectation was that one of the greatest difficulties would be the acquisition of land for Housing purposes on reasonable terms. The contrary has proved to be the case, and there has been no difficulty whatever in this connection. Special and speedy powers of expropriation, from which there was no appeal, were provided for under both Housing Acts. The existence of these powers may have had something to do with the solution of the land question for Housing purposes, but, as a matter of fact, these powers have only been exercised once, and that only in the case of two lots, which were expropriated in order to complete a block of land which was being used for the erection of houses.

The greatest difficulty has been the high cost of construction.

Developments:

Contained in this report are plans of subdivisions at Kitchener, Stratford and Windsor, which were laid out and approved by the Department's Town Planners.

Also contained in this report are photographs of houses constructed as parts of developments at Guelph, London, Kitchener, New Toronto, Ottawa and Windsor.

Town Planning:

The Department is now engaged upon the preparation of a plan of a model townsite at Kapuskasing, and the layout of same. The proposed townsite presents several interesting features.

The plan will be published in a future report as an illustration of what might be done in the way of laying out of a new townsite, and providing for future development.

Reports of Officials:

The report of the Department's Town Planners is also contained in this report.

Cost of Administration:

The cost to the Province of the administration of the Ontario Housing Act, 1919, up to the end of 1919 is as follows:

Salaries and other remuneration	\$13,718.56
Travelling and other expenses	2,505.77
Contingencies	4,312.16
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	\$20,536.49

This is practically for a period of seven months.

The cost to the Province of the administration of The Ontario Housing Act, 1919, in 1920, and The Municipal Housing Act during 1920, is as follows:

Salaries and other remuneration	\$21,158.67
Travelling and other expenses	3,757.81
Contingencies	3,528.47
Typewriter	121.50
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	\$28,566.45

This is for a period of one year.

This Report is issued by the Bureau of Municipal Affairs.

J. A. ELLIS,

Director.

January 15th, 1921.

Municipalities which have come under the provisions of "The Ontario Housing Act, 1919."

	Amount appropriated by Order- in-Council	Loans approved for houses erected in 1919 and 1920	Loans approved for land pur- chased by Housing Com- missions in 1919 and 1920	Amount actually paid by Province on account of such Loans in 1919 and 1920	Loans approved for houses which are not yet erected
Cities	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
†Belleville.....	25,000 00	19,300 00	.....	19,300 00	.....
Brantford.....	250,000 00	246,513 00	.....	241,013 00	.....
*†Chatham.....	.....	.....	.....	.....	.....
Fort William....	250,000 00	36,200 00	.....	36,200 00	.....
Galt.....	200,000 00	34,555 00	1,250 00	35,205 00	.....
Guelph.....	250,000 00	232,192 04	10,710 00	210,917 04	.....
Hamilton.....	500,000 00	456,800 00	.....	454,850 00	28,000 00
*†Kitchener.....	.....	.....	.....	.....	.....
†London.....	400,000 00	375,800 00	24,200 00	393,805 45	.....
Niagara Falls...	300,000 00	290,914 00	.....	290,914 00	.....
Ottawa.....	750,000 00	579,050 00	82,000 00	675,306 97	88,950 00
†Peterboro.....	.....	.....	.....	.....	.....
Port Arthur.....	150,000 00	16,800 00	.....	16,800 00	.....
†Sarnia.....	100,000 00	89,600 00	.....	83,600 00	3,500 00
†Sault Ste. Marie	200,000 00	197,350 00	.....	197,158 35	.....
St. Catharines..	150,000 00	144,670 00	4,645 00	147,515 43	.....
Stratford.....	250,000 00	108,900 00	.....	99,640 00	136,500 00
Welland.....	250,000 00	115,050 00	4,354 00	107,309 00	.....
†Windsor.....	1,000,000 00	660,550 00	50,500 00	715,500 00	289,000 00
Woodstock.....	100,000 00	93,270 67	6,079 33	93,216 00	.....
	5,125,000 00	3,697,514 71	183,738 33	3,818,250 24	545,950 00
Towns	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
*Arthur.....	25,000 00	.....	.....	.....	.....
Brampton.....	100,000 00	56,320 00	2,187 00	42,586 93	.....
*Brockville.....	.....	.....	.....	.....	.....
*Bridgeburg.....	50,000 00	.....	.....	.....	.....
*Burlington.....	.....	.....	.....	.....	.....
Capreol.....	41,000 00	41,000 00	.....	41,000 00	.....
*Carleton Place..	30,000 00	.....	.....	.....	.....
*Chapleau.....	.....	.....	.....	.....	.....
*Cobourg.....	.....	.....	.....	.....	.....
Cochrane.....	75,000 00	60,900 00	.....	54,100 00	4,000 00
Englehart.....	8,000 00	8,000 00	.....	8,000 00	.....
†Ford City.....	150,000 00	149,900 00	.....	141,200 00	.....
Fort Frances....	4,000 00	4,000 00	.....	4,000 00	.....
Goderich.....	100,000 00	5,000 00	.....	4,384 00	.....
*Gravenhurst....	.....	.....	.....	.....	.....
*Haileybury.....	.....	.....	.....	.....	.....
Hawkesbury.....	150,000 00	120,585 00	8,415 00	130,000 00	.....
*Hespeler.....	50,000 00	.....	.....	.....	.....
Ingersoll.....	75,000 00	45,050 00	.....	36,950 00	.....
Iroquois Falls...	150,000 00	150,000 00	.....	150,000 00	.....
Leamington.....	50,000 00	24,190 00	.....	24,190 00	17,500 00
*Leaside.....	100,000 00	90,450 00	8,670 00	99,450 00	.....
Listowel.....	50,000 00	26,000 00	.....	18,000 00	13,000 00
Merrittton.....	25,000 00	19,500 00	.....	18,900 00	.....
Midland.....	75,000 00	59,048 00	.....	59,048 00	.....
Milton.....	20,000 00	12,700 00	.....	9,200 00	4,000 00
Milverton.....	50,000 00	28,800 00	1,400 00	24,900 00	.....
Mimico.....	200,000 00	11,300 00	.....	11,300 00	4,500 00

Municipalities which have come under the Provisions of "The Ontario Housing Act, 1919."—Continued

	Amount appropriated by Order- in-Council	Loans approved for houses erected in 1919 and 1920	Loans approved for land pur- chased by Housing Com- missions in 1919 and 1920	Amount actually paid by Province on account of such Loans in 1919 and 1920	Loans approved for houses which are not yet erected
Towns.—Continued	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
New Toronto	200,000 00	176,065 52	22,368 75	198,434 27	.....
*North Bay .....	.....	.....	.....	.....	.....
*Niagara	30,000 00	.....	.....	.....	.....
Oshawa.....	600,000 00	518,800 00	24,825 00	345,324 00	.....
*Owen Sound .....	.....	.....	.....	.....	.....
*Palmerston	50,000 00	.....	.....	.....	.....
Paris.....	66,000 00	66,000 00	.....	65,800 00	.....
Perth.....	25,000 00	24,500 00	.....	24,500 00	.....
Port Colborne....	150,000 00	140,494 00	.....	132,994 00	7,000 00
Renfrew.....	60,000 00	13,000 00	.....	12,500 00	.....
Sandwich.....	150,000 00	122,200 00	.....	111,000 00	22,400 00
*Sioux Lookout...	40,000 00	.....	.....	.....	.....
Smith's Falls	60,000 00	18,600 00	.....	11,840 00	4,000 00
Sturgeon Falls ..	60,000 00	12,100 00	.....	12,100 00	.....
†Sudbury	150,000 00	148,530 00	.....	148,530 00	.....
Thorold	50,000 00	41,150 00	.....	41,150 00	.....
Timmins	40,000 00	6,000 00	.....	6,000 00	.....
Trenton	200,000 00	8,600 00	.....	8,600 00	.....
*Uxbridge .....	.....	.....	.....	.....	.....
†Walkerville.....	250,000 00	96,500 00	.....	94,500 00	151,500 00
*Waterloo .....	.....	.....	.....	.....	.....
Whitby	50,000 00	44,800 00	.....	36,200 00	.....
	3,809,000 00	2,350,082 52	67,865 75	2,126,681 20	227,900 00
Villages	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Acton.....	30,000 00	.....	2,000 00	1,500 00	.....
Beaverton.....	20,000 00	9,500 00	.....	9,500 00	3,500 00
Chippawa.....	30,000 00	21,700 00	.....	21,700 00	.....
Elmira.....	40,000 00	30,596 00	640 00	10,240 00	.....
†Fergus	50,000 00	49,800 00	.....	49,800 00	.....
Georgetown.....	80,000 00	50,550 00	.....	43,200 00	18,700 00
*Hensall.....	.....	.....	.....	.....	.....
Humberstone	50,000 00	12,305 00	.....	12,305 00	.....
*Madoc.....	30,000 00	.....	.....	.....	.....
Point Edward....	30,000 00	26,500 00	.....	14,500 00	.....
Port Credit	100,000 00	33,300 00	.....	33,300 00	.....
Port Dalhousie....	50,000 00	41,389 00	2,130 00	41,919 00	3,600 00
Port McNicoll....	30,000 00	10,100 00	.....	10,100 00	.....
Richmond Hill....	25,000 00	25,000 00	.....	23,550 00	.....
Tara	10,000 00	7,500 00	.....	7,500 00	.....
*Victoria Harbor..	10,000 00	.....	.....	.....	.....
Woodbridge	50,000 00	21,700 00	.....	21,700 00	20,000 00
	635,000 00	339,940 00	4,770 00	300,814 00	45,800 00

Municipalities which have come under the provisions of "The Ontario Housing Act, 1919."—Concluded

	Amount appropriated by Order- in-Council	Loans approved for houses erected in 1919 and 1920	Loans approved for land pur- chased by Housing Com- missions in 1919 and 1920	Amount actually paid by Province on account of such Loans in 1919 and 1920	Loans approved for houses which are not yet erected
Townships	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Barton	100,000 00	99,320 51	.....	99,320 51	.....
Brantford.....	50,000 00	30,700 00	.....	39,700 00	.....
Etobicoke.....	150,000 00	99,500 00	.....	73,771 00	44,500 00
*Gloucester .....	.....	.....	.....	.....	.....
Guelph	50,000 00	7,500 00	.....	3,425 00	.....
*Neebing .....	.....	.....	.....	.....	.....
*Pickering.....	30,000 00	.....	.....	.....	.....
Sandwich, E.....	55,000 00	54,975 00	.....	54,975 00	.....
*Scarborough	100,000 00	19,800 00	.....	16,300 00	2,000 00
Stamford	30,000 00	29,800 00	.....	28,300 00	.....
*Thorold	30,000 00	.....	.....	.....	.....
*West Oxford	30,000 00	.....	.....	.....	.....
York	500,000 00	390,270 00	.....	314,015 00	92,000 00
	1,125,000 00	731,865 51	.....	620,806 51	138,500 00
Totals of—	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Cities	5,125,000 00	3,697,514 71	183,738 33	3,818,250 24	545,950 00
Towns	3,809,000 00	2,350,082 52	67,865 75	2,126,681 20	227,900 00
Villages	635,000 00	339,940 00	4,770 00	300,814 00	45,800 00
Townships.....	1,125,000 00	731,865 51	.....	620,806 51	138,500 00
Grand Total ..	10,694,000 00	7,119,402 74	256,374 08	6,866,551 95	958,150 00

*Municipalities marked thus have not erected houses under the provisions of "The Ontario Housing Act, 1919."

†Municipalities marked thus have also come under the provisions of "The Municipal Housing Act, 1920." For particulars as to the work done under the latter Act, see information given under the heading of each municipality.

BARTON TOWNSHIP.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
10		five roomed, solid brick	\$22,180	
	1	six roomed, frame clapboard finish		\$3,000.00
14	9	six roomed, solid brick	40,527	33,613.51
<u>24</u>	<u>10</u>		<u>\$62,707</u>	<u>\$36,613.51</u>

BEAVERTON.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2		six roomed, brick veneer	\$5,500	
	1	six roomed, brick veneer		\$3,500
<u>2</u>	<u>1</u>		<u>\$5,500</u>	<u>\$3,500</u>

In addition to the above, one application for a loan of \$3,500 has been approved for a house which has not yet been erected.

An increase of \$500 has been made in a loan originally approved in 1919.

BELLEVILLE.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	3	six roomed, frame clapboard finish	\$2,700	\$7,800
	2	six roomed, frame stucco finish		6,800
1		six roomed, brick veneer	2,000	
<u>2</u>	<u>5</u>		<u>\$4,700</u>	<u>\$14,600</u>

BRAMPTON.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	2	six roomed, brick veneer	\$3,000	\$7,000
	12	six roomed, solid brick		46,320
<u>1</u>	<u>14</u>		<u>\$3,000</u>	<u>\$53,320</u>

Of the houses erected in 1920, eight are detached and six are semi-detached.

In addition, the Housing Commission purchased the following land in 1920:

5 lots at \$200.00 each	\$1,000.00
3 lots at 233.33 $\frac{1}{3}$ each	700.00
2 lots at 243.50 each	487.00
<u>10</u>	<u>\$2,187.00</u>

The above mentioned twelve houses are being erected by the Housing Commission on this land. The ten lots purchased have been re-subdivided into twelve lots at an average price of \$182.25 per lot.

BRANTFORD.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
4		five roomed, solid brick	\$11,000	
6		six roomed, solid brick	25,500	
24	21	over six rooms, solid brick	79,500	\$82,113
	10	over six rooms, solid brick, erected by the Housing Commission, and including the cost of the land..		45,000
—	—			
34	31		\$116,000	\$127,113

Increases amounting to \$3,400 were made in 1920 for loans originally approved in 1919.

BRANTFORD TOWNSHIP.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2		four roomed, frame clapboard finish	\$4,200	
	1	five roomed, solid brick		\$4,000
2		six roomed, frame stucco finish	6,000	
3		six roomed, brick veneer	8,500	
2		over six rooms, solid brick	6,000	
—	—			
9	1		\$24,700	\$4,000

Increases amounting to \$2,000 have been made in loans originally approved in 1919.

CHIPPAWA.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	six roomed, frame clapboard finish		\$2,500
4	1	over six rooms, frame clapboard finish	\$12,000	3,000
	1	over six rooms, brick veneer		3,000
—	—			
4	3		\$12,000	\$8,500

Increases amounting to \$1,200 were made in 1920 in loans originally approved in 1919.

COCHRANE.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		five roomed, frame stucco finish	\$2,000	
	3	five roomed, solid brick		\$12,000
2		six roomed, frame stucco finish	6,000	
3	2	six roomed, solid brick	10,500	8,000
1		over six rooms, frame stucco finish	3,000	
3		over six rooms, brick veneer	7,800	
2	1	over six rooms, solid brick	6,700	4,000
—	—			
12	6		\$36,000	\$24,000

Of the above houses, erected in 1920, four are detached and two are semi-detached.

In addition to the above, one application has been made for a loan of \$4,000 for a house which has not yet been erected.

An increase of \$900.00 has been made in a loan originally approved in 1919.

ELMIRA.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
6	6	six roomed, frame clapboard finish	\$15,078	\$15,518
<u>6</u>	<u>6</u>		<u>\$15,078</u>	<u>\$15,518</u>

Six of the above houses were erected by the Housing Commission at a cost of \$15,078. All of the above loans were approved in 1919.

ETOBICOKE TOWNSHIP.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
4		six roomed, frame clapboard finish	\$12,000	
	2	six roomed, brick veneer		\$6,500
4	17	six roomed, solid brick	12,000	69,000
<u>8</u>	<u>19</u>		<u>\$24,000</u>	<u>\$75,500</u>

In addition to the above, thirteen applications for loans, aggregating \$44,500, have been approved for houses which are not yet erected.

FERGUS.

No houses have been erected in Fergus this year under The Ontario Housing Act, 1919.

One six-roomed solid brick house has been erected under The Municipal Housing Act, 1920, for which a loan of \$2,700 has been made.

The Fergus Housing Company, Limited, incorporated in 1919, to operate at Fergus, will probably continue to erect houses under The Municipal Housing Act, 1920.

FORD CITY.

No houses were erected at Ford City in 1920 under The Ontario Housing Act, 1919.

The following houses have been erected under The Municipal Housing Act, 1920:

No. of Houses.			Loans.
15		six roomed, solid brick	\$67,500
1		over six rooms, frame clapboard finish	3,500
1		over six rooms, frame stucco finish	4,000
<u>17</u>			<u>\$75,000</u>

FORT WILLIAM.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	1	five roomed, brick veneer	\$3,000	\$3,000
	1	five roomed, solid brick		4,500
2	2	six roomed, frame clapboard finish	6,500	6,600
	4	six roomed, brick veneer		12,600
3	8		\$9,500	\$26,700

GALT.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	3	six roomed, frame clapboard finish		\$8,550
3		six roomed, frame stucco finish	\$7,800	
3	2	six roomed, brick veneer	9,285	6,000
6	5		\$17,085	\$14,550

The Housing Commission has erected six of the above houses at a cost of \$19,405.

Increases amounting to \$2,920 have been made in loans originally approved in 1919.

The Galt Industrial Housing Co., Ltd., although incorporated in 1920, is not constructing houses, nor has the Housing Company purchased any land for Housing purposes.

GEORGETOWN.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	four roomed, frame clapboard finish		\$3,000.00
	2	six roomed, frame clapboard finish		7,650.00
	2	six roomed, frame stucco finish		7,500.00
	3	six roomed, brick veneer		12,400.00
	5	six roomed, solid brick		20 000.00
	13			\$50,550.00

In addition to the above, five applications for loans, aggregating \$18,700, have been approved for houses which are not yet erected.

GUELPH.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, solid brick	\$2,550	
1		five roomed, brick veneer	2,300	
	28	five roomed, solid brick		98,490
5		six roomed, frame stucco finish	13,974	
2		six roomed, brick veneer	5,950	
14	12	six roomed, solid brick	42,782	49,665
	1	over six rooms, solid brick		4,500
23	41		\$77,556	\$152,655

Increases amounting to \$11,981.04 were made in 1920 in loans originally approved in 1919.

The Housing Commission purchased land in 1920 at a cost of \$7,800, on which forty houses have been erected which are shown in the above figures. The land purchased has been subdivided into forty lots which average in price \$197.00 per lot.

GUELPH TOWNSHIP.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		six roomed, frame stucco finish	\$3,000	
	1	six roomed, solid brick		\$4,500
<u>1</u>	<u>1</u>		<u>\$3,000</u>	<u>\$4,500</u>

HAMILTON.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2		six roomed, frame clapboard finish	\$6,000	
82	31	six roomed, solid brick	290,150	\$131,105
<u>84</u>	<u>31</u>		<u>\$296,150</u>	<u>131,105</u>

In addition to the above, seven applications for loans, aggregating \$28,000, have been approved for houses which are not yet erected.

Increases in loans amounting to \$29,545 have been made in loans originally approved in 1919.

The Wentworth Construction Company, Ltd., was incorporated in 1919 to operate under The Ontario Housing Act, 1919, but the Company has not erected any houses, nor has it purchased land for such purposes.

INGERSOLL.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	3	five roomed, frame clapboard finish		\$8,100
1		five roomed, frame stucco finish	\$2,200	
5	7	six roomed, frame clapboard finish	12,450	20,000
1		over six rooms, frame clapboard finish	2,300	
<u>7</u>	<u>10</u>		<u>\$16,950</u>	<u>\$28,100</u>

KITCHENER.

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses.			Loans.	
1920			1920	
39		six roomed, solid brick, or hollow tile	\$135,000	
<u>39</u>			<u>\$135,000</u>	

The above houses have been erected at an approximate cost of \$4,200 each.

The Dominion Rubber System Housing Co., (Kitchener) Limited, purchased seventy-two lots with a frontage of 36 feet each. Sixty-four of these lots have been re-subdivided to make fifty-six lots with a frontage of forty feet. This makes sixty-four lots which were purchased for \$14,250, making the average price per lot \$222.66.

LEAMINGTON.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
4	3	six roomed, frame clapboard finish	\$11,190	\$10,000
1		six roomed, solid brick	3,000	
<u>5</u>	<u>3</u>		<u>\$14,190</u>	<u>\$10,000</u>

In addition to the above, five applications for loans, aggregating \$17,500, have been approved for houses which are not yet erected.

LEASIDE.

HOUSES ERECTED.

No. of houses.			Loans	
1920			1920	
20		five roomed, brick veneer	\$68,000	
6		six roomed, brick veneer	22,450	
<u>26</u>			<u>\$90,450</u>	

Of the above houses erected, four are detached and twenty-two are semi-detached.

The actual cost of all these houses was \$121,499.

The Leaside Housing Co., Ltd., has erected the above houses and has also purchased twenty-six lots at a cost of \$8,670, the average price per lot being \$333.46. Eighty-five per cent. of the cost of the houses erected, and the land purchased has been loaned to the Company, the actual loan being \$99,450.

LISTOWEL.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, brick veneer		\$2,500
1		six roomed, frame clapboard finish	\$3,000	
8		six roomed, brick veneer	20,000	
<u>9</u>	<u>1</u>		<u>\$23,000</u>	<u>\$2,500</u>

In addition to the above, four applications for loans, aggregating \$13,000, have been approved for houses which are not yet erected.

An increase amounting to \$500.00 has been made this year in a loan originally approved in 1919.

The Listowel Housing Company did not undertake any new construction this year.

LONDON.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
3	33	four roomed, frame clapboard finish	\$5,300	\$113,400
	18	five roomed, frame clapboard finish		71,916
	15	five roomed, frame stucco finish		58,700
5	13	five roomed, brick veneer	13,570	47,650
	2	six roomed, frame clapboard finish		6,775
14	23	six roomed, brick veneer	37,900	83,200
	1	over six rooms, brick veneer		2,850
—	—	—	—	—
22	105		\$56,770	\$384,491

The balance required for the above houses in excess of the appropriation, will be provided for under "The Municipal Housing Act, 1920."

The Housing Commission purchased a block of land known as "Pinelawn" for \$14,000. There are eighty lots in this block of land, and the cost of these lots average \$175.00 each. The Commission also purchased seventeen lots on Garfield Avenue for \$7,850, which average \$462.00 each in price.

MERRITON.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, frame clapboard finish	\$2,300	
	1	five roomed, frame clapboard finish		\$3,000
1	1	five roomed, frame stucco finish	2,500	3,000
1	1	six roomed, frame clapboard finish	2,700	3,000
	1	six roomed, frame stucco finish		3,000
—	—	—	—	—
3	4		\$7,500	\$12,000

MILTON.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2		five roomed, brick veneer	\$5,200	
	1	six roomed, brick veneer		\$3,500
	1	six roomed, solid brick		4,000
—	—	—	—	—
2	2		\$5,200	\$7,500

In addition to the above, one loan has been approved for \$4,000 for a house which has not yet been erected.

MIMICO.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		five roomed, solid brick	\$2,800	
1	1	six roomed, solid brick	4,000	\$4,500
—	—	—	—	—
2	1		\$6,800	\$4,500

NEW TORONTO.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
20	1	five roomed, solid brick, hollow tile or concrete	\$60,000	\$4,600
	1	six roomed, brick veneer		3,600
25	5	six roomed, solid brick, hollow tile or concrete	75,000	16,500
<u>45</u>	<u>7</u>		<u>\$135,000</u>	<u>\$24,700</u>

Of the above, eighteen are detached houses, and thirty-four are semi-detached.

Increases amounting to \$16,365.52 have been made in loans originally approved in 1919.

NIAGARA FALLS.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	1	Five roomed, frame clapboard finish	\$2,000	\$3,000
	2	five roomed, brick veneer		6,800
57	4	six roomed, frame clapboard finish	176,515	12,000
	1	six roomed, frame stucco finish		3,500
12	3	six roomed, brick veneer	38,375	7,500
	1	six roomed, solid brick		4,000
1		over six rooms, frame clapboard finish	3,000	
1		over six rooms, frame stucco finish	3,475	
5		over six rooms, brick veneer	15,400	
2		over six rooms, solid brick	7,000	
<u>79</u>	<u>12</u>		<u>\$245,765</u>	<u>\$36,800</u>

A number of increases in the loans previously reported for houses erected in 1919 have been made.

OSHAWA.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, frame clapboard finish	\$1,600	
	25	five roomed, frame clapboard finish		\$67,500
4		five roomed, brick veneer	10,000	
	32	six roomed, frame stucco finish		130,975
66	26	six roomed, brick veneer	206,900	93,825
3		six roomed, solid brick	8,000	
<u>74</u>	<u>83</u>		<u>\$226,500</u>	<u>\$292,300</u>

OTTAWA.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, frame clapboard finish		\$3,500
2		five roomed, solid brick	\$8,000	
3		six roomed, frame clapboard finish	9,000	
10	1	six roomed, frame stucco finish	30,000	3,500
6	64	six roomed, brick veneer	18,000	256,000
15	19	six roomed, solid brick	60,000	76,000
1		over six rooms, frame stucco finish	3,000	
3	1	over six rooms, brick veneer	9,000	4,000
16	7	over six rooms, solid brick	64,000	28,000
<u>56</u>	<u>93</u>		<u>\$201,000</u>	<u>\$371,000</u>

In addition to the above, twenty-two applications for loans, aggregating \$88,950, have been approved for houses which are not yet erected.

PERTH.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	1	four roomed, frame clapboard finish	\$2,500	\$2,300
3		five roomed, frame clapboard finish	8,220	
3	1	six roomed, frame clapboard finish	8,980	2,500
<u>7</u>	<u>2</u>		<u>\$19,700</u>	<u>\$4,800</u>

POINT EDWARD.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
3	3	six roomed, frame clapboard finish	\$9,000	\$10,500
	1	six roomed, brick veneer		4,000
1		over six rooms, frame clapboard finish	3,000	
<u>4</u>	<u>4</u>		<u>\$12,000</u>	<u>\$14,500</u>

PORT ARTHUR.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2	1	five roomed, frame clapboard finish.....	\$6,000	\$4,000
2		six roomed, frame clapboard finish.....	5,400	
<u>4</u>	<u>1</u>		<u>\$11,400</u>	<u>\$4,000</u>

Increases amounting to \$1,400 have been made in loans originally approved in 1919.

PORT COLBORNE.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
9	4	six roomed, frame clapboard finish.....	\$20,494	\$14,600
5		six roomed, frame stucco finish.....	14,700	
10	3	six roomed, brick veneer.....	30,000	12,500
	3	six roomed, solid brick.....		12,000
1	1	over six rooms, frame clapboard finish.....	3,000	3,200
	2	over six rooms, frame stucco finish.....		6,500
1	5	over six rooms, solid brick	3,500	20,000
<u>26</u>	<u>18</u>		<u>\$71,694</u>	<u>\$68,800</u>

In addition to the above, two applications for loans, aggregating \$7,000 have been approved for houses which are not yet erected.

PORT CREDIT.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, solid brick.....	\$1,500	
6		five roomed, solid brick	18,000	
	3	six roomed, solid brick.....		\$11,500
<hr/>	<hr/>		<hr/>	<hr/>
7	3		\$19,500	\$11,500

Increases amounting to \$2,300 were made this year in loans originally approved in 1919.

PORT DALHOUSIE.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
5		five roomed frame clapboard finish.....	\$12,389	
	1	six roomed frame clapboard finish.....		\$3,275
	5	six roomed frame stucco finish.....		17,254
	2	six roomed brick veneer.....		8,336
<hr/>	<hr/>		<hr/>	<hr/>
5	8		\$12,389	\$28,865

In addition to the above, one application for a loan of \$3,600 has been approved for a house which is not yet erected.

An increase amounting to \$135.00 was made in 1920, in a loan originally approved in 1919.

The Housing Commission purchased six lots for \$2,130 the average price per lot is \$355.00.

PORT McNICOLL.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919 & 1920	
	3	six roomed, frame clapboard finish.....	\$9,000	

Increases amounting to \$1,100 have been made in two of the above loans. All the loans were originally approved in 1919.

RENFREW.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	2	five roomed, frame clapboard finish.....		\$6,000
2		six roomed, frame stucco finish	\$6,000	
<hr/>	<hr/>		<hr/>	<hr/>
2	2		\$6,000	\$6,000

Increases amounting to \$1,000 have been made in loans originally approved in 1919.

RICHMOND HILL.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	2	six roomed, frame clapboard finish.....		\$6,200
	1	six roomed, frame stucco finish.....		3,500
1	4	six roomed, brick veneer.....	\$2,500	12,800
<u>1</u>	<u>7</u>		<u>\$2,500</u>	<u>\$22,500</u>

SANDWICH.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		five roomed, solid brick.....	\$1,200	
1	13	six roomed, frame clapboard finish.....	2,600	\$41,300
2		six roomed, frame stucco finish.....	5,500	
	1	six roomed, brick veneer.....		3,600
2		six roomed, solid brick	8,000	
2	13	over six roomed, solid brick	8,000	52,000
<u>6</u>	<u>27</u>		<u>\$25,300</u>	<u>\$96,900</u>

In addition to the above, six applications for loans, aggregating \$22,400 have been approved for houses which are not yet erected.

SARNIA.

HOUSES ERECTED.

"The Ontario Housing Act, 1919."

No. of Houses.			Loans.	
1919	1920		1919	1920
2		four roomed, frame clapboard finish.....	\$4,900	
16	3	five roomed, frame clapboard finish.....	48,000	\$9,400
	1	five roomed, brick veneer.....		3,500
	8	six roomed, frame clapboard finish.....		23,800
<u>18</u>	<u>12</u>		<u>\$52,900</u>	<u>\$36,700</u>

In addition to the above, one application for a loan, aggregating \$3,500 has been approved for a house which is not yet erected.

SARNIA.

"The Municipal Housing Act, 1920."

The Home Building Association, Limited, has been incorporated as a Housing Company, but the Company has not erected any houses nor purchased any land for such purposes.

Ten applications for loans, aggregating \$35,500 have been approved for houses which are not yet erected.

SAULT STE. MARIE.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, frame clapboard finish.....	\$2,000	
11	1	five roomed, frame clapboard finish.....	34,850	\$3,600
13	2	five roomed, frame stucco finish.....	42,400	7,200
8	1	five roomed, brick veneer.....	26,400	3,600
8		six roomed, frame clapboard finish.....	25,800	
1		six roomed, frame stucco finish.....	3,600	
13		six roomed, brick veneer.....	39,100	
2		six roomed, solid brick.....	6,300	
<hr/> 57	<hr/> 4		<hr/> \$180,450	<hr/> \$14,400

Increases amounting to \$2,500 were made in 1920, in loans originally approved in 1919.

SCARBOROUGH TOWNSHIP.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, frame clapboard finish		\$1,300
	1	five roomed, frame stucco finish		2,700
	1	five roomed, solid brick		2,500
	1	six roomed, brick veneer		3,000
	3	six roomed, solid brick ..		10,300
<hr/> 7	<hr/>			<hr/> \$19,800

In addition to the above, one application for a loan of \$2,000 has been approved for a house which is not yet erected.

SMITH'S FALLS.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	six roomed, brick veneer		\$3,500
	3	six roomed, solid brick		11,100
1		over six rooms, solid brick	\$4,000	
<hr/> 1	<hr/> 4		<hr/> \$4,000	<hr/> \$14,600

In addition to the above, one application for a loan of \$4,000 has been approved for a house which has not yet been erected.

The Housing Commission is erecting the three houses shown above, at a cost of \$11,100 and also purchased three lots from the Municipal Corporation at a nominal price.

ST. CATHARINES.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
7	6	five roomed, frame clapboard finish	\$16,350	\$19,200
25	1	six roomed, frame clapboard finish	71,420	3,200
7	2	six roomed, frame stucco finish	20,200	6,400
1		six roomed, solid brick	2,800	
1	1	over six rooms, frame clapboard finish	2,300	2,800
<hr/> 41	<hr/> 10		<hr/> \$113,070	<hr/> \$31,600

The six houses noted above, to cost \$19,200 were erected by the Housing Commission on land which was purchased in 1919.

The St. Catharines Housing Co., Ltd., has been incorporated, but the Company has not yet erected any houses nor purchased any land for such purposes.

STAMFORD TOWNSHIP.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, frame clapboard finish		\$3,000
2	1	six roomed, frame clapboard finish	\$6,000	3,800
1		six roomed, brick veneer	3,000	
1		six roomed, solid brick	4,000	
	2	over six rooms, frame clapboard finish		6,400
	1	over six rooms, frame stucco		3,000
4	5		\$13,000	\$16,200

Increases amounting to \$600.00 have been approved in loans originally made in 1919.

STRATFORD.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, frame clapboard finish		\$2,700
7	30	six roomed, brick veneer	\$18,460	87,800
7	31		\$18,400	\$90,500

In addition to the above, two applications for loans, aggregating \$6,500 have been approved for houses which are not yet erected.

A loan has also been approved to The Classic Housing Co., Ltd., for \$30,000. The Company has also purchased fifteen lots at a price of \$5,250 the average price per lot of \$350.00.

A loan has also been approved to The Stratford Housing Co., Ltd., for \$100,000. The Company has also purchased eighteen acres of land at a price of \$30,000, which has been resubdivided into 141 lots, making the average price per lot \$212.77.

STURGEON FALLS.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
3	1	six roomed, frame clapboard finish	\$8,500	\$3,600
3	1		\$8,500	\$3,600

SUDBURY.

HOUSES ERECTED.

"The Ontario Housing Act, 1920."

No. of Houses.			Loans.	
1919	1920		1919	1920
2	2	four roomed, frame clapboard finish	\$3,000	\$5,500
2		five roomed, frame stucco finish	6,000	
	1	five roomed, solid brick		4,000
3	2	six roomed, frame clapboard finish	9,000	6,000
22	5	six roomed, brick veneer	66,000	17,500
1	2	six roomed, solid brick	4,000	8,500
1	1	over six rooms, frame clapboard finish	3,000	3,000
1	2	over six rooms, brick veneer	3,000	7,000
32	15		\$94,000	\$51,500

Increases amounting to \$3,030 have been made in loans originally approved in 1919.

SUDBURY.

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, brick veneer	\$3,000	
1		six roomed, frame clapboard finish	3,500	
7		six roomed, brick veneer	26,500	
3		six roomed, solid brick	13,500	
1		over six rooms, frame clapboard finish	3,000	
1		over six rooms, brick veneer	2,000	
<hr/>			<hr/>	
14			\$51,500	

In addition to the above, thirteen applications for loans, aggregating \$46,500 have been approved for houses which are not yet erected.

The Sudbury Housing Association, Ltd., has been incorporated, but the Company has not erected any houses under either of the Housing Acts.

TARA.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	1	over six rooms, solid brick	\$4,000	\$3,500
<hr/>			<hr/>	
1	1		\$4,000	\$3,500

THOROLD.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1		four roomed, frame clapboard finish	\$1,900	
3	4	five roomed, frame clapboard finish	8,500	12,000
7		six roomed, frame clapboard finish	18,500	
<hr/>			<hr/>	
11	4		\$28,900	\$12,000

An increase of \$250.00 has been approved in 1920 for a loan originally approved in 1919.

TIMMINS.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
1	1	six roomed, frame clapboard finish	\$3,000	\$3,000
<hr/>			<hr/>	
1	1		\$3,000	\$3,000

WALKERVILLE.

HOUSES ERECTED.

"The Ontario Housing Act, 1919."

No. of Houses.			Loans.	
1919	1920		1919	1920
1	2	five roomed, frame clapboard finish.....	\$3,000	\$6,000
3		five roomed, frame stucco finish.....	9,000	
1		five roomed, brick veneer.....	3,000	
3		six roomed, frame clapboard finish.....	9,000	
2		six roomed, brick veneer	6,000	
2	9	six roomed, solid brick.....	8,000	36,500
2		over six rooms, frame stucco finish.....	6,000	
2	1	over six rooms, solid brick	6,000	4,000
<u>16</u>	<u>12</u>		<u>\$50,000</u>	<u>\$46,500</u>

In addition to the above, four applications for loans, aggregating \$18,000 have been approved for houses which are not yet erected.

A loan has also been approved to The Border Cities Housing Co., Ltd., for \$133,500 towards the cost of the erection of one hundred houses, and the purchase of one hundred lots. The balance of the amount required for the construction of these houses, and the purchase of the lots is being furnished under The Municipal Housing Act, 1920.

WALKERVILLE.

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

The Border Cities Housing Co., Ltd., has erected one hundred houses of the six roomed, solid brick class. The Company has also purchased one hundred lots for \$60,000, averaging in price per lot \$600.00. The average price of each house will be about \$4,900.

WELLAND.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	five roomed, solid brick		\$4,500
5		six roomed, frame clapboard finish	\$14,200	
3		six roomed, brick veneer	9,000	
11	10	six roomed, solid brick	42 450	44,400
<u>19</u>	<u>11</u>		<u>\$65,650</u>	<u>\$48,900</u>

In addition The Housing Commission purchased three lots at \$646.33 1/3 each, totalling \$1,939; three lots at \$330.00 each, totalling \$990.00; and propose to erect houses on these lots.

An increase of \$500.00 has been made in a loan originally approved in 1919.

WHITBY.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	2	five roomed, brick veneer		\$6,000
1	1	six roomed, frame clapboard finish.....	\$2,000	3,500
1	7	six roomed, brick veneer	2,800	23,500
1		over six rooms, frame clapboard finish.....	3,000	
	1	over six rooms, brick veneer		3,600
<u>3</u>	<u>11</u>		<u>\$7,800</u>	<u>\$36,600</u>

An increase amounting to \$400.00 has been made in a loan originally approved in 1919.

WINDSOR.

HOUSES ERECTED.

"The Ontario Housing Act, 1919."

No. of Houses.			Loans.	
1919	1920		1919	1920
4		five roomed, frame clapboard finish.....	\$12,000	
3		five roomed, frame stucco finish.....	9,000	
1		five roomed, brick veneer	3,000	
29	1	six roomed, frame clapboard finish.....	87,000	\$3,000
9	1	six roomed, frame stucco finish.....	27,000	3,000
10		six roomed, brick veneer	30,000	
39	81	six roomed, solid brick, hollow tile or concrete.....	156,000	325,500
<u>95</u>	<u>83</u>		<u>\$324,000</u>	<u>\$331,500</u>

Of the above houses, 128 are detached, twenty semi-detached, and thirty in groups of three.

In addition to the above, seventy-two applications for loans, aggregating \$289,000 have been approved for houses which are not yet erected.

Increases amounting to \$5,000 have been made in loans originally approved in 1919.

The Housing Commission has purchased twelve and one-half acres of land (about eighty-seven lots) at a price of \$50,500. The average price per lot is \$580.46. Fifty of the above eighty-one houses are erected on this land.

WINDSOR.

HOUSES ERECTED.

"The Municipal Housing Act, 1920."

No. of Houses.			Loans.	
	1920.			1920.
3		five roomed, frame clapboard finish		\$10,500
1		five roomed, brick veneer		4,000
3		five roomed, solid brick, hollow tile or concrete.....		13,500
5		six roomed, frame clapboard finish.....		17,500
4		six roomed, frame stucco finish.....		14,000
9		six roomed, brick veneer		36,000
41		six roomed, solid brick, hollow tile or concrete.....		184,000
<u>66</u>				<u>\$279,500</u>

In addition to the above, eleven applications for loans, aggregating \$44,000 have been approved for houses which are not yet erected.

WOODBIDGE.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
	1	four roomed, frame clapboard finish		\$2,500
3	2	five roomed, solid brick	\$9,000	6,000
<u>3</u>	<u>3</u>		<u>\$9,000</u>	<u>\$8,500</u>

In addition to the above, five applications for loans, aggregating \$20,000 have been approved for houses which are not yet erected.

Increases in loans amounting to \$4,200 have been made in loans originally approved in 1919.

WOODSTOCK.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2	6	five roomed, frame stucco finish.....	\$4,350	\$21,000
1		six roomed, frame clapboard finish.....	2,700	
3	15	six roomed, frame stucco finish.....	8,300	60,000
1		six roomed, frame stucco and shingles.....	3,000	
<u>7</u>	<u>21</u>		<u>\$18,350</u>	<u>\$81,000</u>

The Housing Commission is erecting the above twenty-one houses, and purchased twenty-one lots at a total cost of \$6,079.33. The average price per lot is \$289.49. The cost of the land is included in the above figures.

YORK TOWNSHIP.

HOUSES ERECTED.

No. of Houses.			Loans.	
1919	1920		1919	1920
2	1	six roomed, frame clapboard finish	\$5,800	\$2,400
9	7	six roomed, brick veneer	24,100	22,750
29	58	six roomed, solid brick	95,144	240,076
<u>40</u>	<u>66</u>		<u>\$125,044</u>	<u>\$265,226</u>

Of the houses erected in 1920, sixty-two are detached, and four are semi-detached.

In addition to the above, twenty-three applications for loans, aggregating \$92,000 have been approved for houses which are not yet erected,

REPORT OF DEPARTMENT'S TOWN PLANNERS

In accordance with your request, we have prepared the following report on what has come under our consideration in providing consulting advice in town planning to the municipalities operating under the Ontario Government Acts.

In reviewing these matters, it has been very gratifying to note the progress which has been made, and the way that the basic principles of housing have been accepted by the various Housing Commissions of the Province.

A large proportion of the advice which we have been able to give during the past year has been in the guidance of housing developments, in which the areas considered, and purchased, in many cases, not only provided a sufficient number of houses to care for the applications of the current year, but also for sufficient area to allow for the probable requirements of a following year to be planned for in one development. This provision for future area has not in every case been made by purchases from the housing funds, but has in some cases been made by the Housing Companies, who are holding the additional land themselves for this purpose, and in other cases, by the Municipalities who have secured it, and are holding it in a similar manner.

SUBDIVISION OF AREAS FOR HOUSING DEVELOPMENTS.

The method of planning for the subdivision of a larger number of lots in the original plan than is required for the appropriation of one year, allows the officials of the Commission, or Company, to provide more economical housing than can be obtained by purchasing only a sufficient number of lots for the actual applications; for the reason that, first, several of the Commissions have been able to obtain their best prices from awarding tenders for groups of houses from the same plan, and in developments where sufficient space has been secured, ten to fifty houses may be located by distributing them over the property. The houses on the intermediate lots can be constructed by future contracts awarded by the Company or Commission, or by individuals in case the Commission has ceased to operate. Care in this regard will prevent in the completed development the monotony in appearance which is so often obtained by building a number of houses of the same type; second, the subdivision of a larger block of land allows that a reasonable percentage of its total area may economically provide for parks, play grounds, and open spaces of such size as would not be obtainable otherwise; and third, the arrangement of houses along the streets of a housing development can be made and controlled by the Commission in such a way that an additional variance is obtained when the plans and the elevations of the houses are necessarily somewhat similar.

DIFFERENT TYPES OF DEVELOPMENTS.

The housing developments on which we have assisted, have taken two distinct forms, the first being where the Municipal Housing Commission have planned and executed the development themselves, and the second, where a Housing Company has been formed, taking full charge and responsibility itself for the development, under the general supervision of the Local Commission.

COMMISSION DEVELOPMENTS.

Some of the developments upon which we have assisted the Municipal Commissions during the last year are those of Guelph, London (two), Ottawa, Sudbury, Windsor. In the Oshawa development which was planned last year, we assisted the Commission in locating forty or fifty houses which were built under two separate contracts. In allocating these houses they retained a sufficient number of lots throughout their development to insure considerable variety when these are built upon with houses of varied types. In the Lindenlea development, at Ottawa, forty or fifty houses under a single contract were similarly located.

We have felt that the conditions under which many of our Commissions have been operating during the last year, warranted us in acceding to their wishes, and assisting them in this, by studying the ultimate appearance of the project to this end, particularly as the economy effected by this method has been rather large, and as we are satisfied that the immediate effect of similarity will be lost when houses of a different type are erected on the intermediate lots.

In London, the Commission thought it wise to undertake two developments, one, that of Pine-Lawn, being planned for a cheaper type of house, near the industrial district, and that of Garfield Avenue to provide for the requirements of a better class of house in a residential section of the city.

In the Windsor development, the Commission has made the first use, which has come to our attention, of the three unit type of house, in conjunction with the detached and the semi-detached house, the latter being a combination of the detached plan. Their property, which was a parcel from an old subdivision which provided for lanes, together with other considerations, made this selection of types seem most practical.

We have found that in the consideration of undertaking a housing development by a Commission itself, care should be taken to see that, if their programme is to be limited to one development, that this development should be so located as to be central to all sections of the municipality most in need of housing, otherwise it will probably be found more satisfactory to divide the area under consideration into two or more developments, in different sections of the town, as this method would provide more happily for the local demand. Many municipalities have provided for this by caring for private applications throughout their area, in addition to their main development.

HOUSING COMPANIES.

Among the developments which have been undertaken by Housing Companies upon which we have been called for advice, are, one in Walkerville, two in Stratford, and one in Kitchener. We have found that in all of these developments, the Companies have been inclined to go even further than actually meeting our requirements, and in some cases are planning the surroundings of the houses in view of undertaking moderate beautification of their developments. They plan to offer their services to their applicants to obtain for them further economy in matters such as planting trees and shrubs, sodding, etc., which may not be actually included with the sale of the property. The Municipal Commissions might, we think, consider this same policy, possibly in connection with their Parks Departments, where they have not already done so. The effect of this assistance will be that the development will immediately present the attractive finished appearance that a municipal undertaking of this nature should present.

INDIVIDUAL BLOCK PLANS.

The individual block plans which have come before us during this period, have shown, on the whole, that considerable careful attention has been given to them, by the various Commissions, to insure that full information is given in accordance with the suggestions of the outline in the Report of 1919.

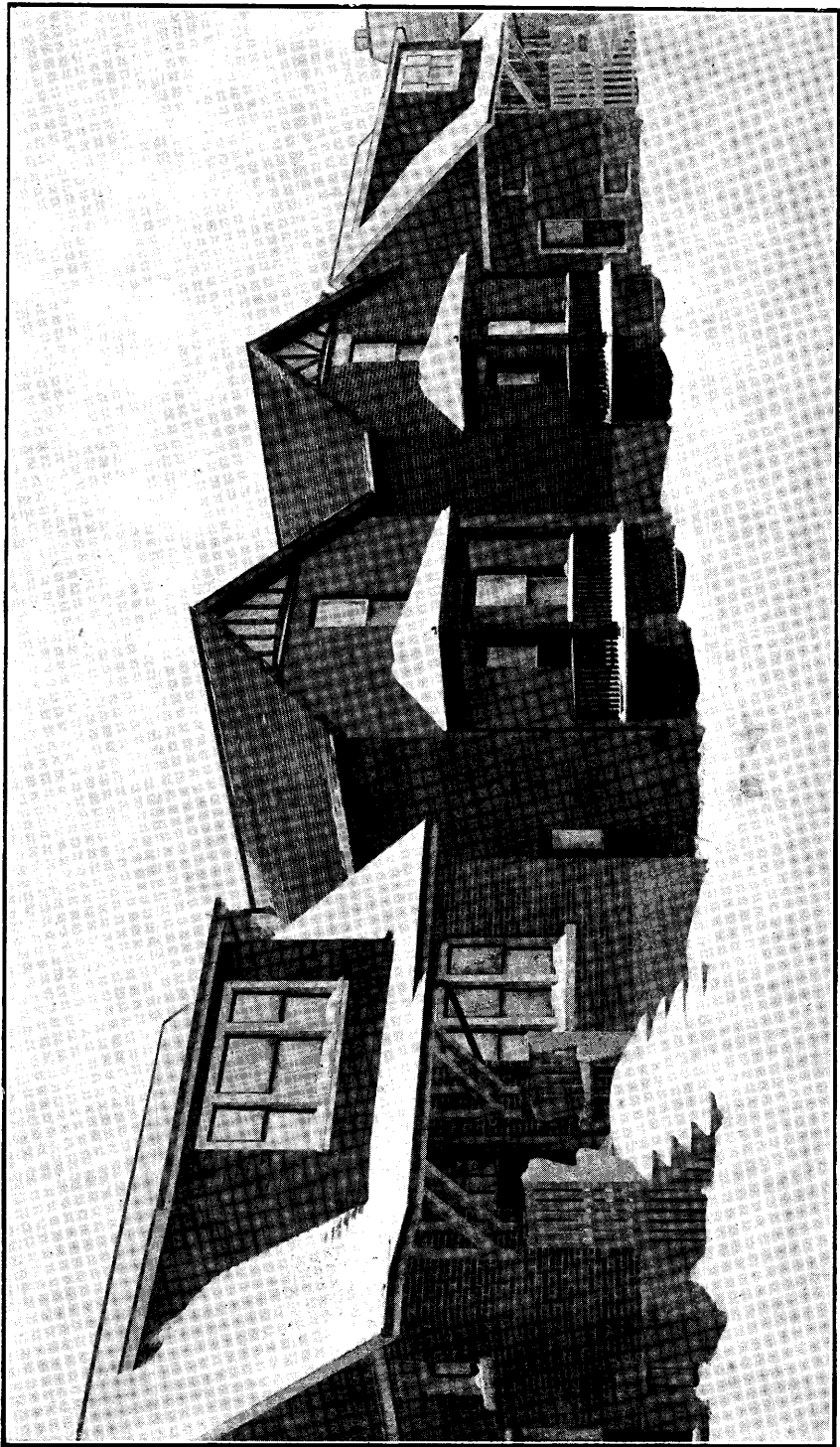
We think it might be well to point out that when application is received, and the block plans are submitted under the Housing Act of 1920, we feel that our disposition of its questions is generally more advisory than mandatory to the Commission. The officials of the Commissions should therefore, in future block plans, be even more careful in supplying accurate information, and make more careful note of instances where, for example, a portion of the lot has a rocky surface, or where it is located in a section through which drainage, to existing drains, is difficult, so that our advice may be of the greatest value in the case of single lots.

IN CONCLUSION.

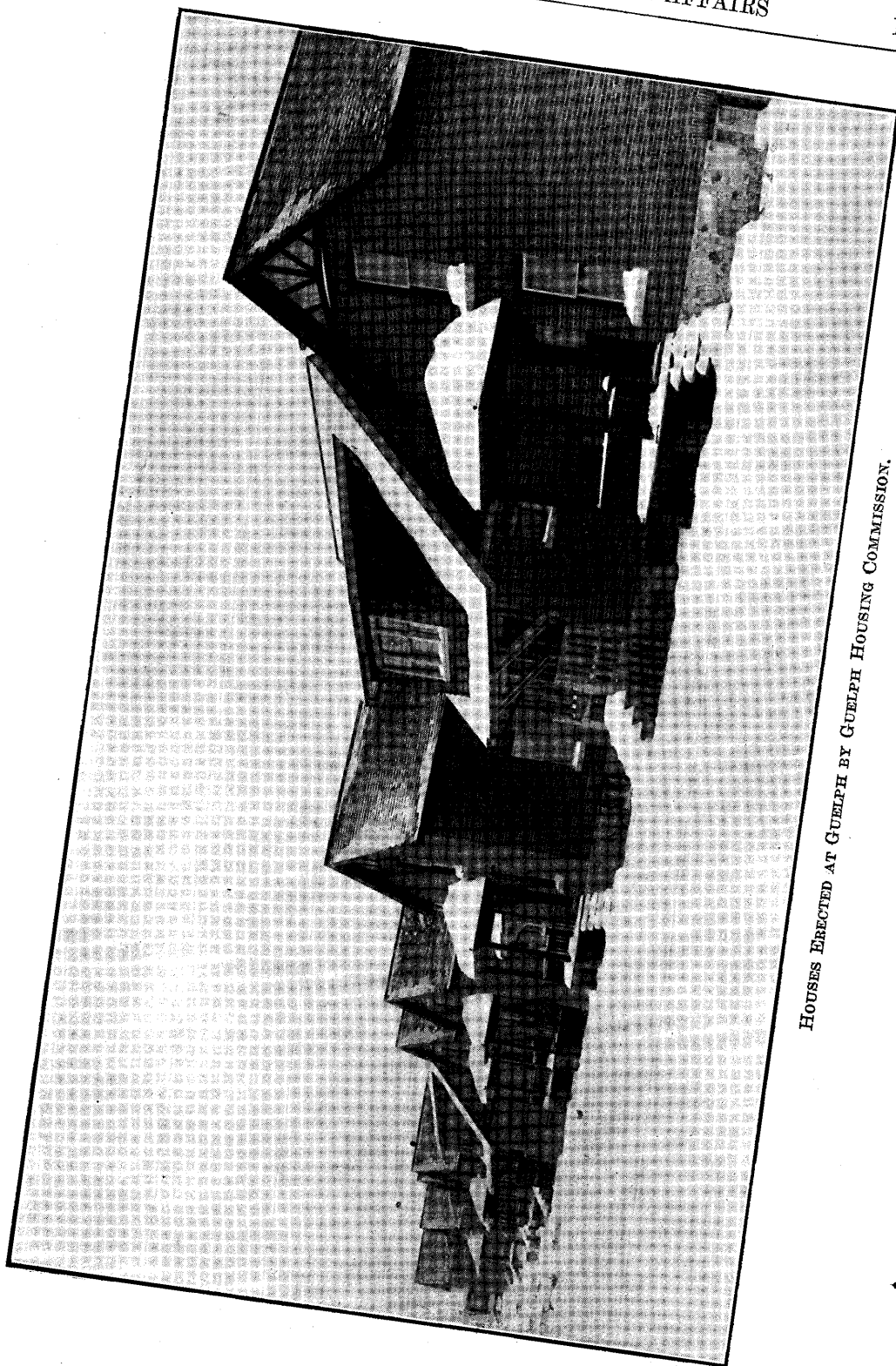
In the advice which we have given to the Commissions, and Housing Companies, by whom we have been consulted, we have endeavoured to make such suggestions as would insure the best results that governing conditions would permit. In carrying out the above duties, we wish to thank the members and officials of the Local Commissions and the various Housing Companies for the co-operation which they have given us, and to commend them for the progressive spirit with which they have undertaken and carried out their work. By this co-operation they have interpreted the ideas of your Department in housing matters, to their citizens, by the most practical method of all, that of actual building, and by the solution of their difficulties they have furnished data to your officials, from which their original ideas could either be justified or revised.

W. E. HARRIES and A. V. HALL,

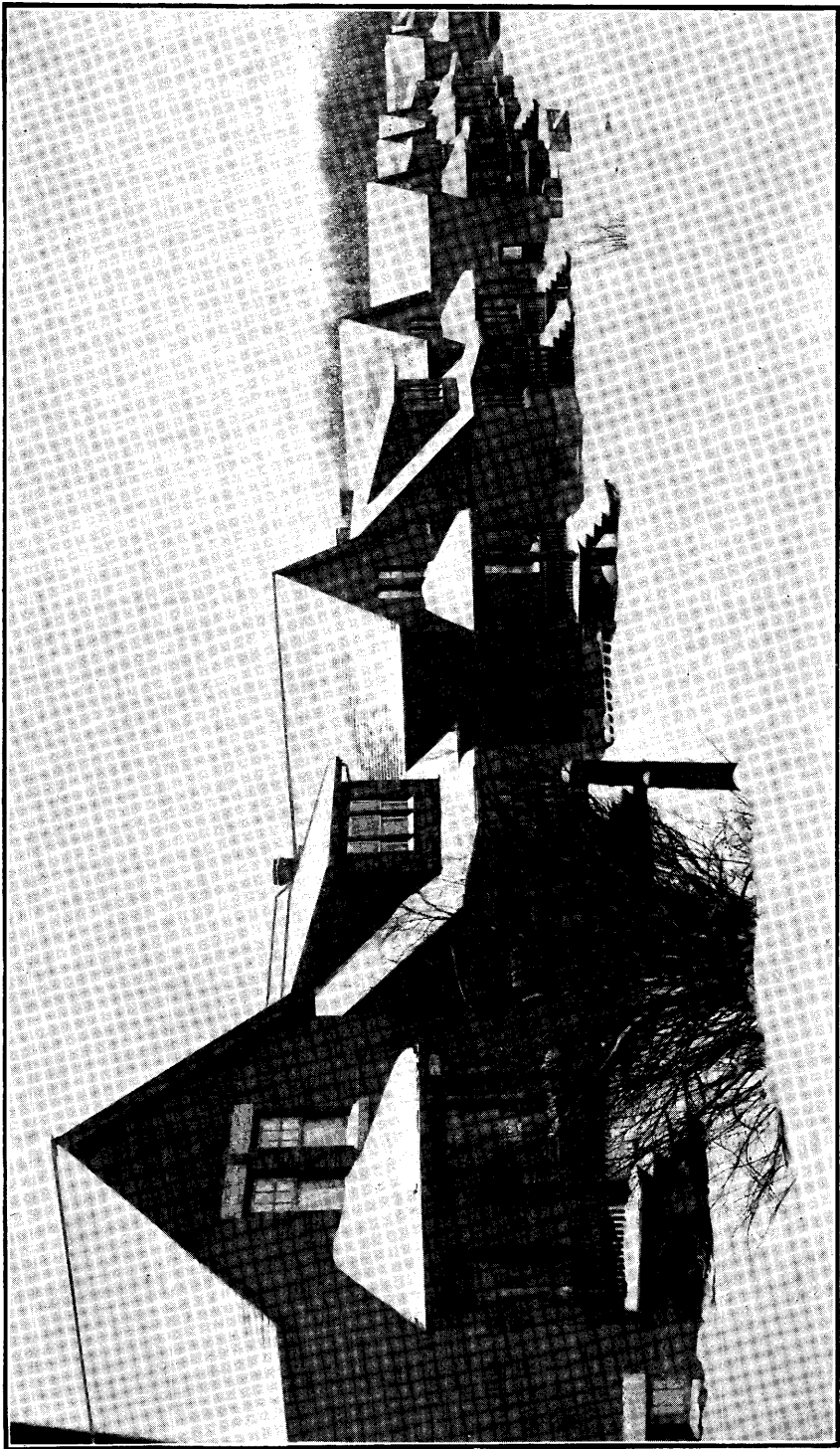
Town Planners.



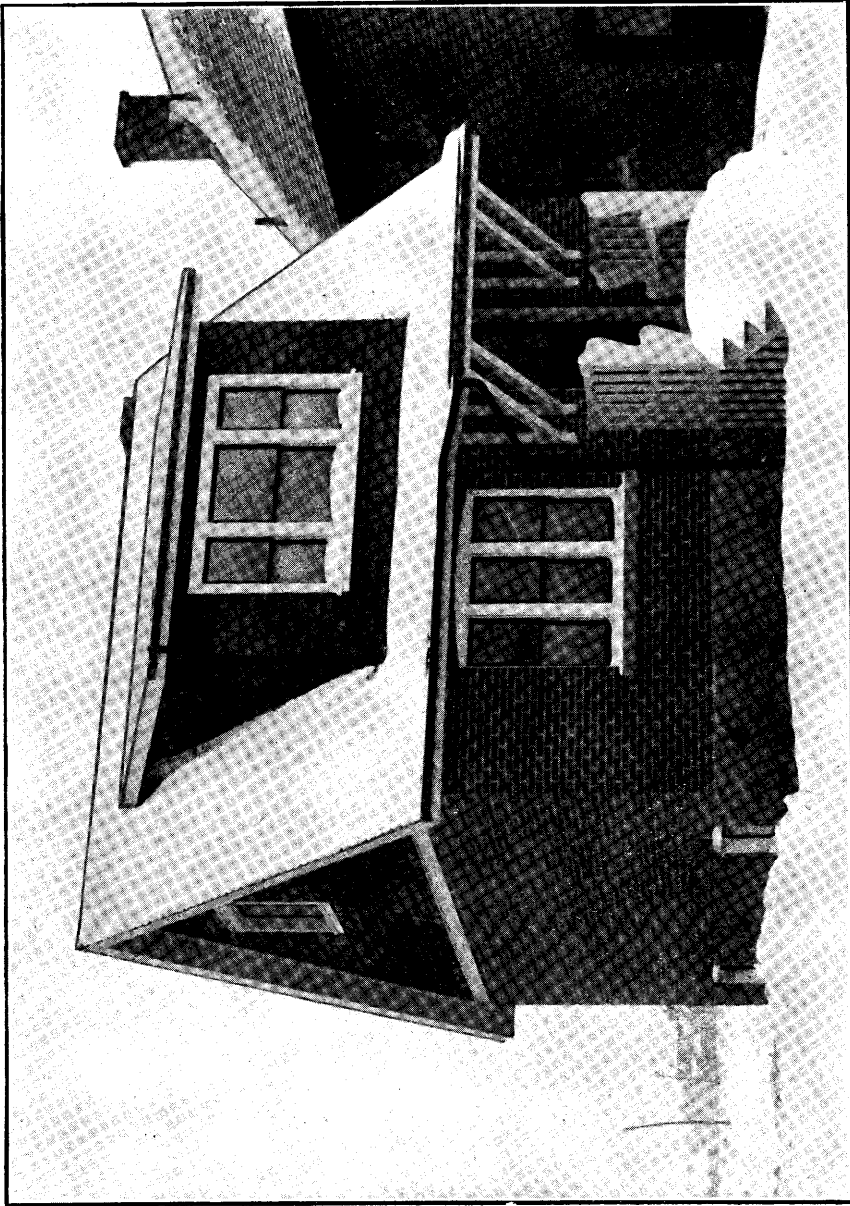
HOUSES ERECTED AT GUELPH BY GUELPH HOUSING COMMISSION.



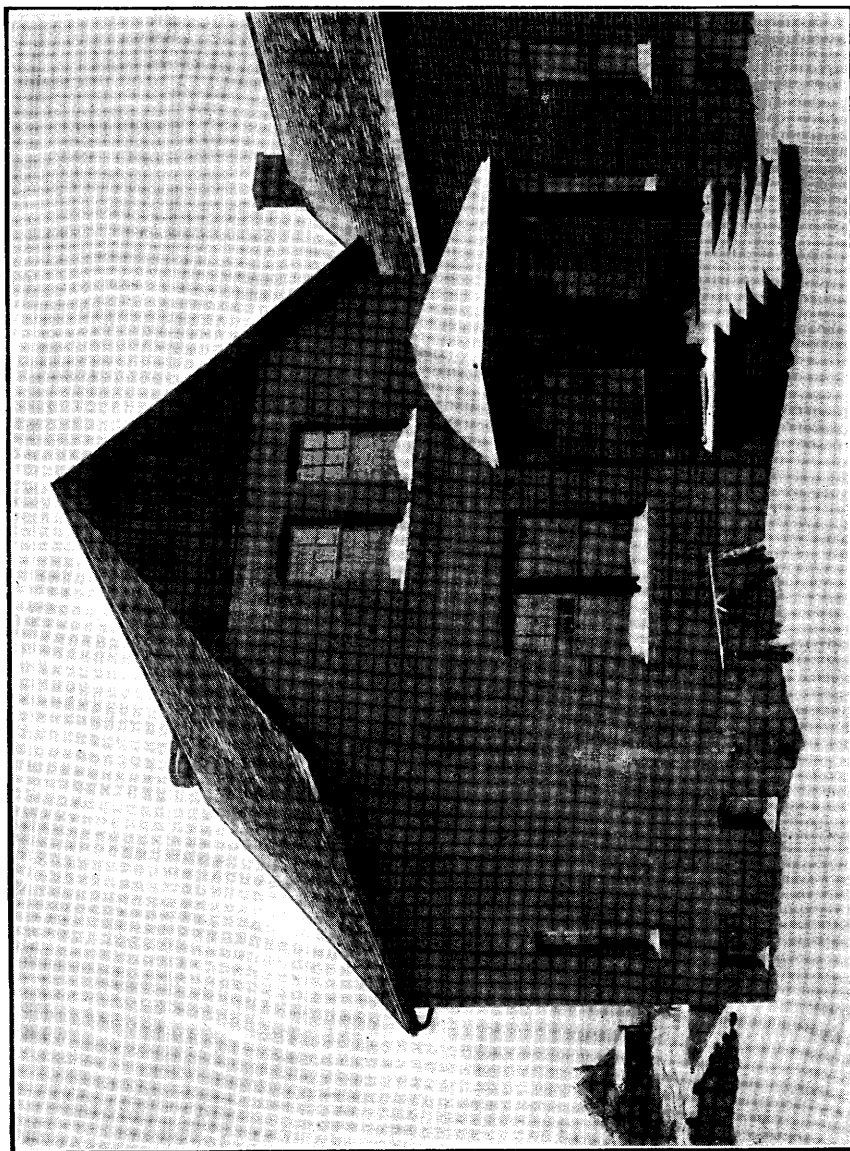
HOUSES ERECTED AT GUELPH BY GUELPH HOUSING COMMISSION.



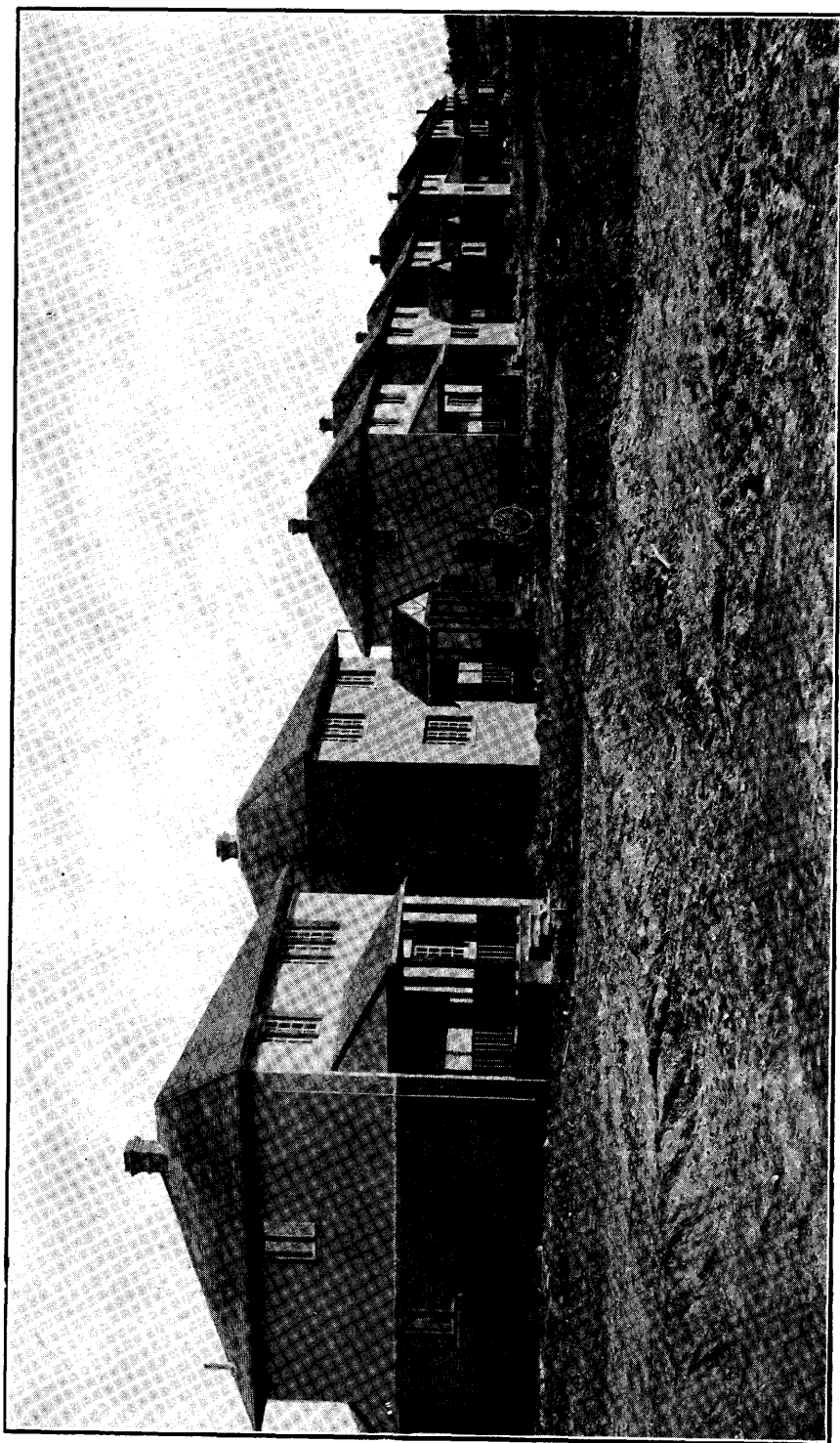
HOUSES ERECTED AT GUELPH BY GUELPH HOUSING COMMISSION.



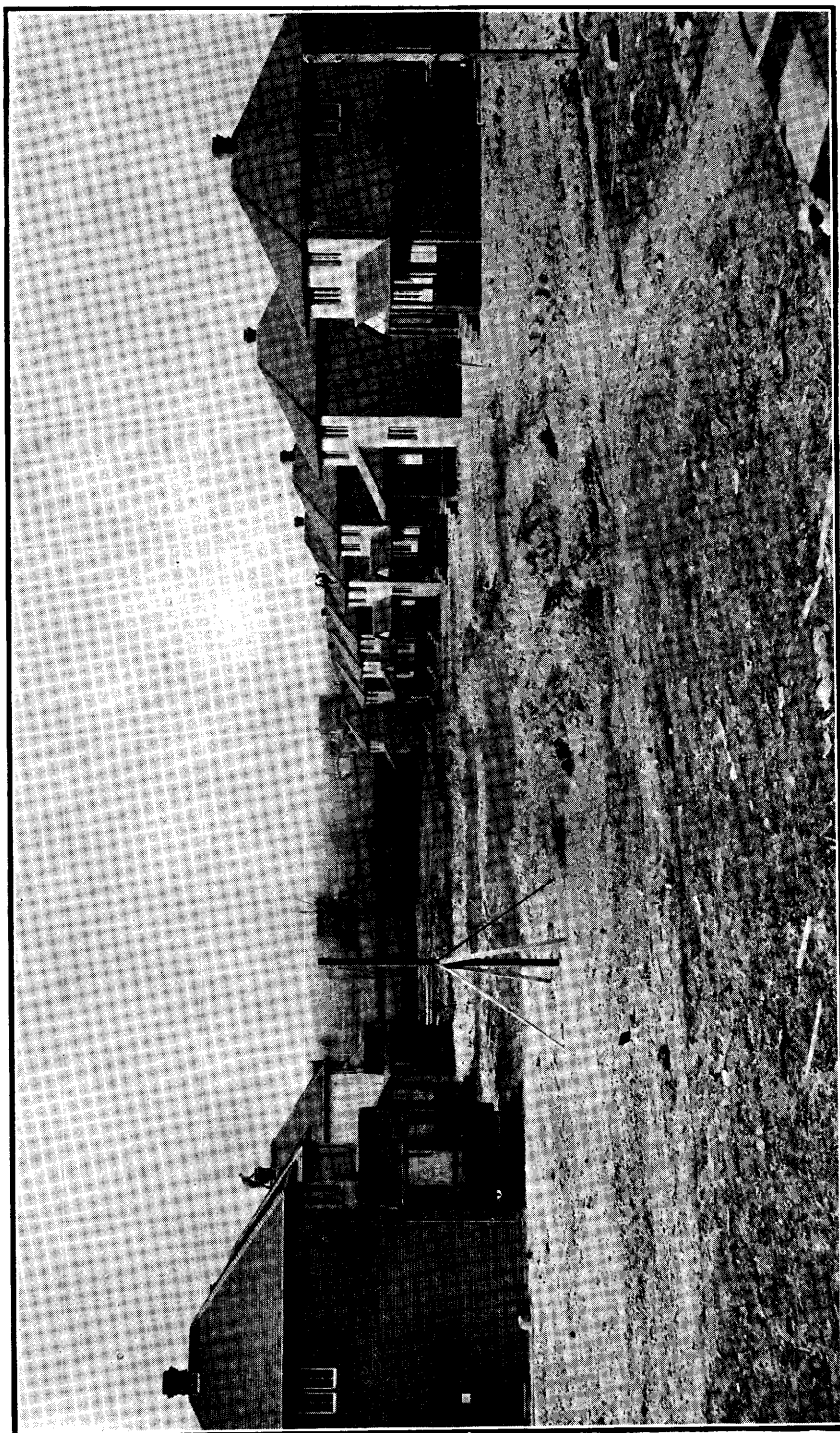
HOUSE ERECTED AT GUELPH BY GUELPH HOUSING COMMISSION.



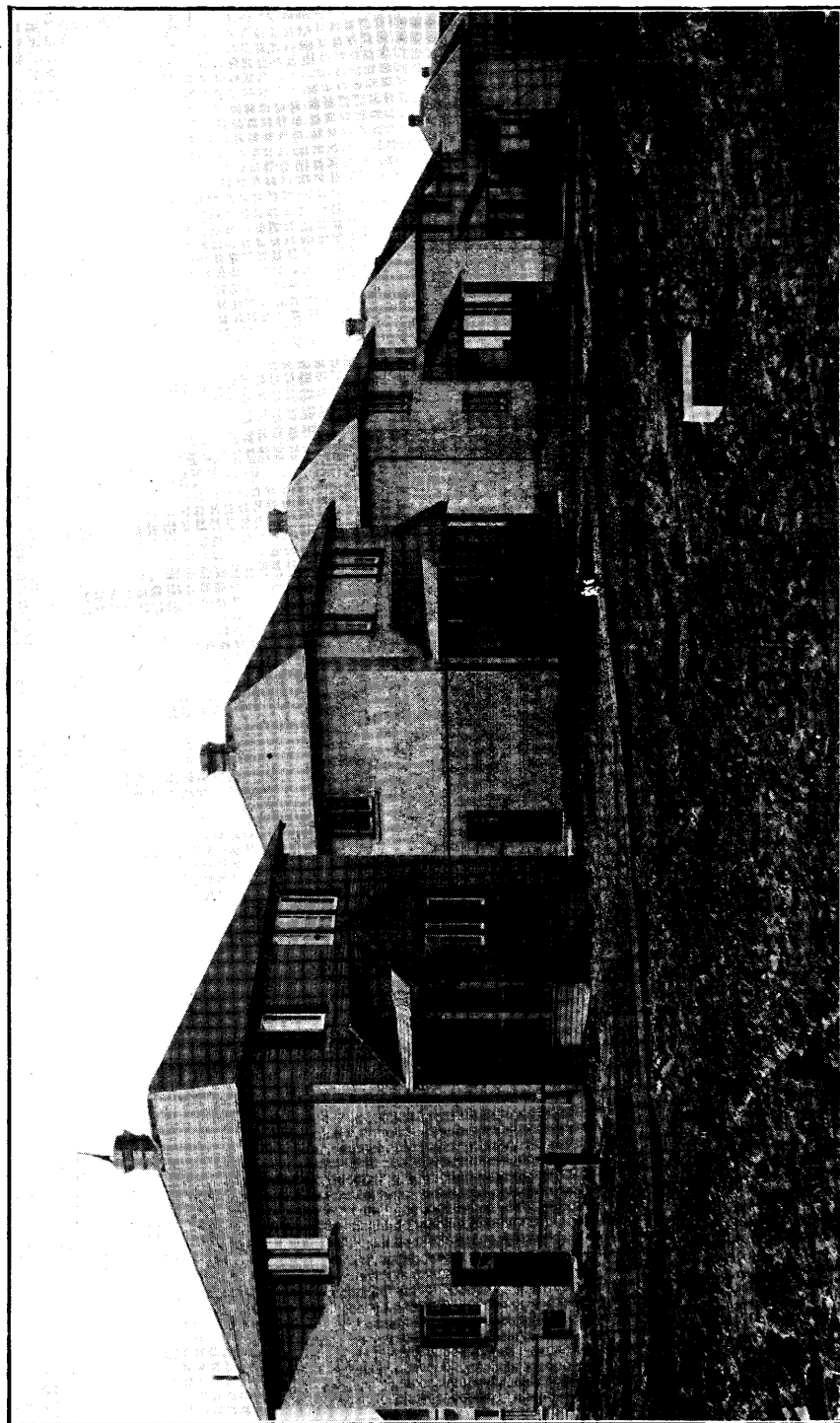
HOUSE ERECTED AT GUELPH BY GUELPH HOUSING COMMISSION.



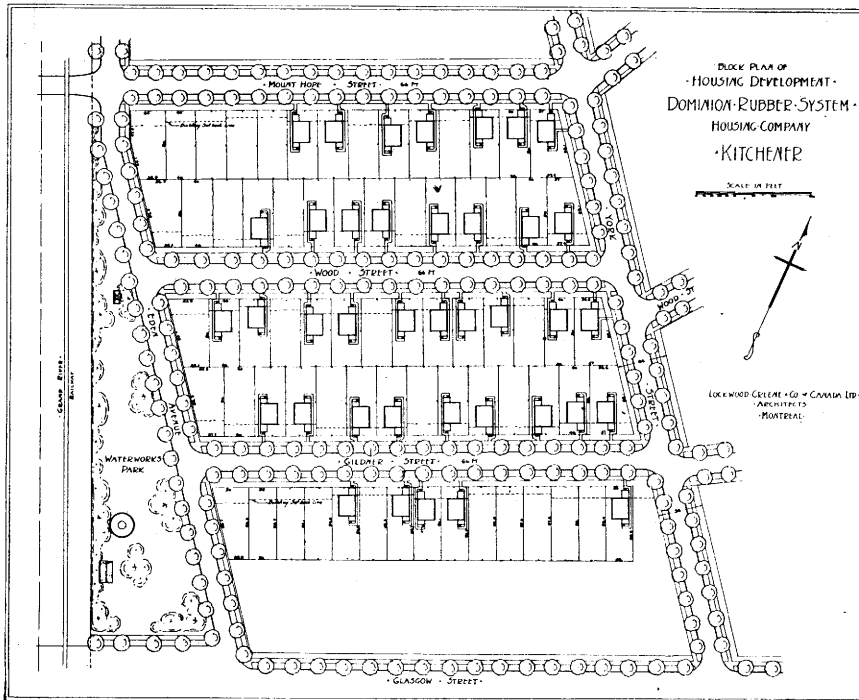
HOUSES ERECTED AT KITCHENER BY THE DOMINION RUBBER SYSTEM HOUSING CO.
(KITCHENER), LTD.
Architects and Engineers, Lockwood, Greene & Co., Ltd.



HOUSES ERECTED AT KITCHENER BY THE DOMINION RUBBER SYSTEM HOUSING CO.
(KITCHENER), LTD.
Architects and Engineers. Lockwood, Greene & Co., Ltd.



HOUSES ERECTED AT KITCHENER BY THE DOMINION RUBBER SYSTEM HOUSING CO.
(KITCHENER), LTD.
Architects and Engineers, Lockwood, Greene & Co., Ltd.



The Housing Company provide in the above plan for the dedication of streets sixty-six feet in width along their frontage. This plan shows a distribution of thirty-nine houses erected under one contract. The houses were placed according to the varied "set back" lines, the deepest set back being at the street intersections.

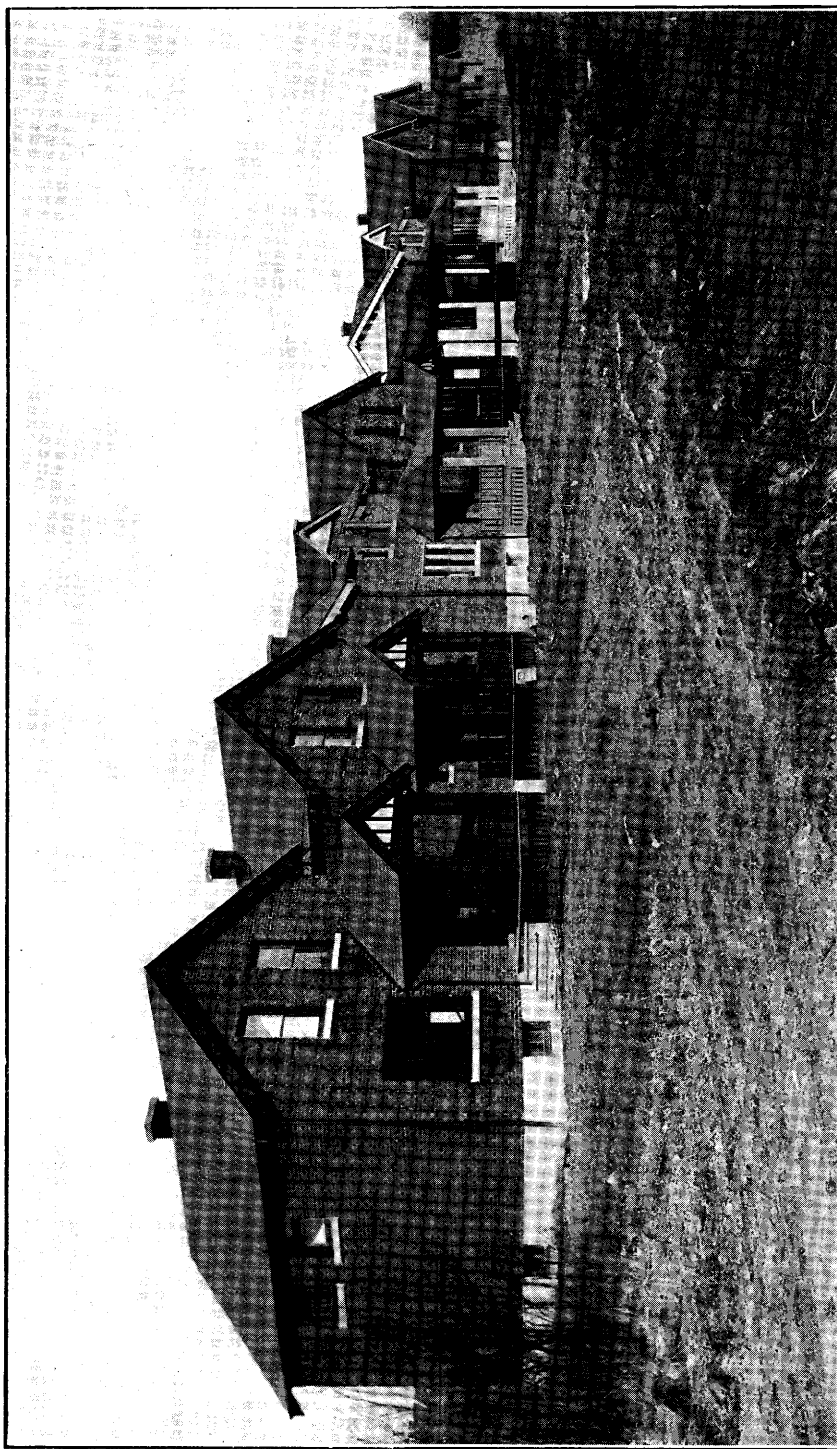
In this arrangement of the houses, intermediate lots were left for the erection, later, of houses of a different type. The use of a variance in materials for the exterior finish, together with the variance obtained by the "set back" lines, allowed in some cases for the allocation of three, and sometimes four, houses on adjoining lots. The Waterworks Park provides for an accessible open space for the development.



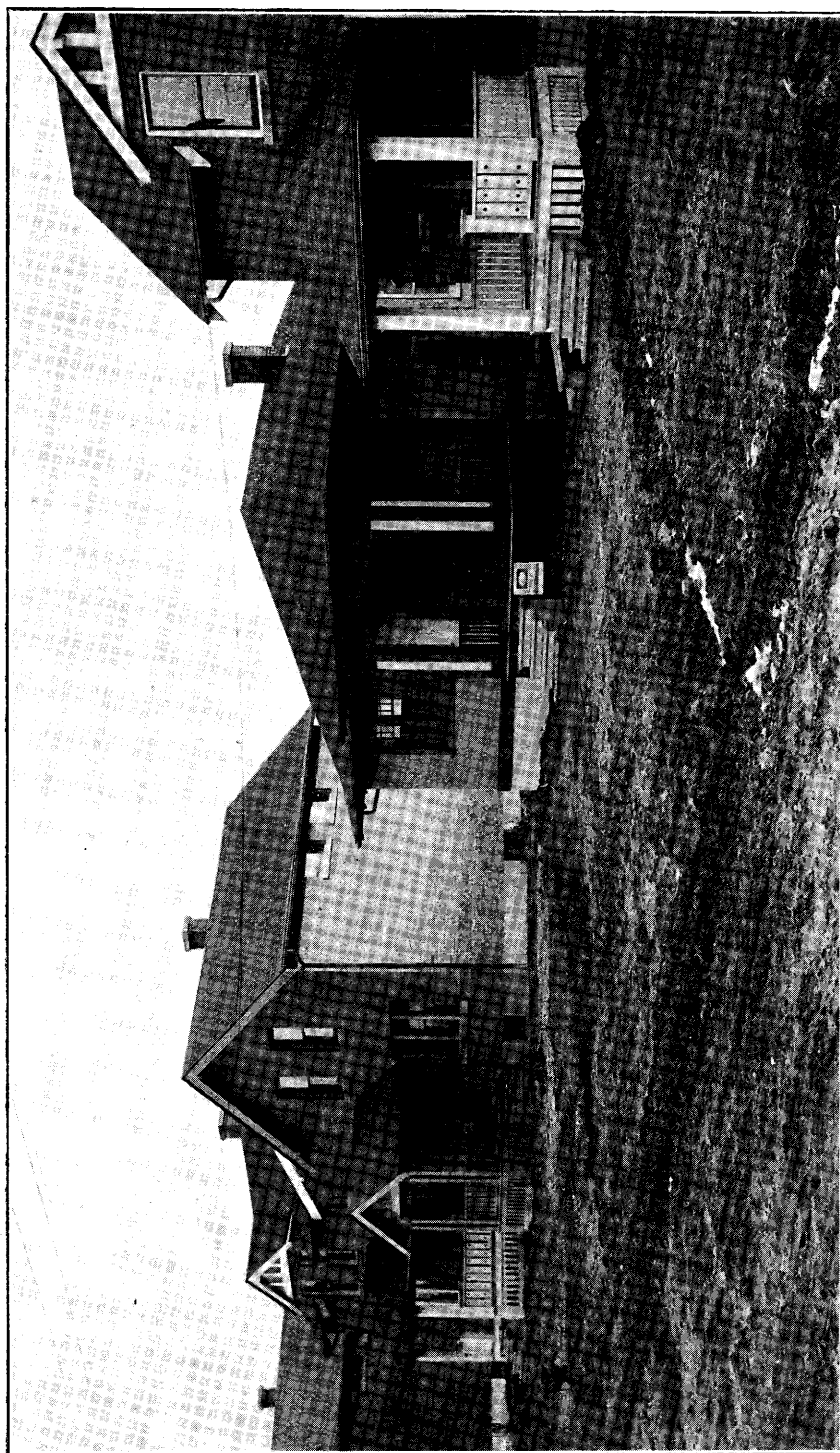
HOUSES ERECTED AT LONDON BY LONDON HOUSING COMMISSION.



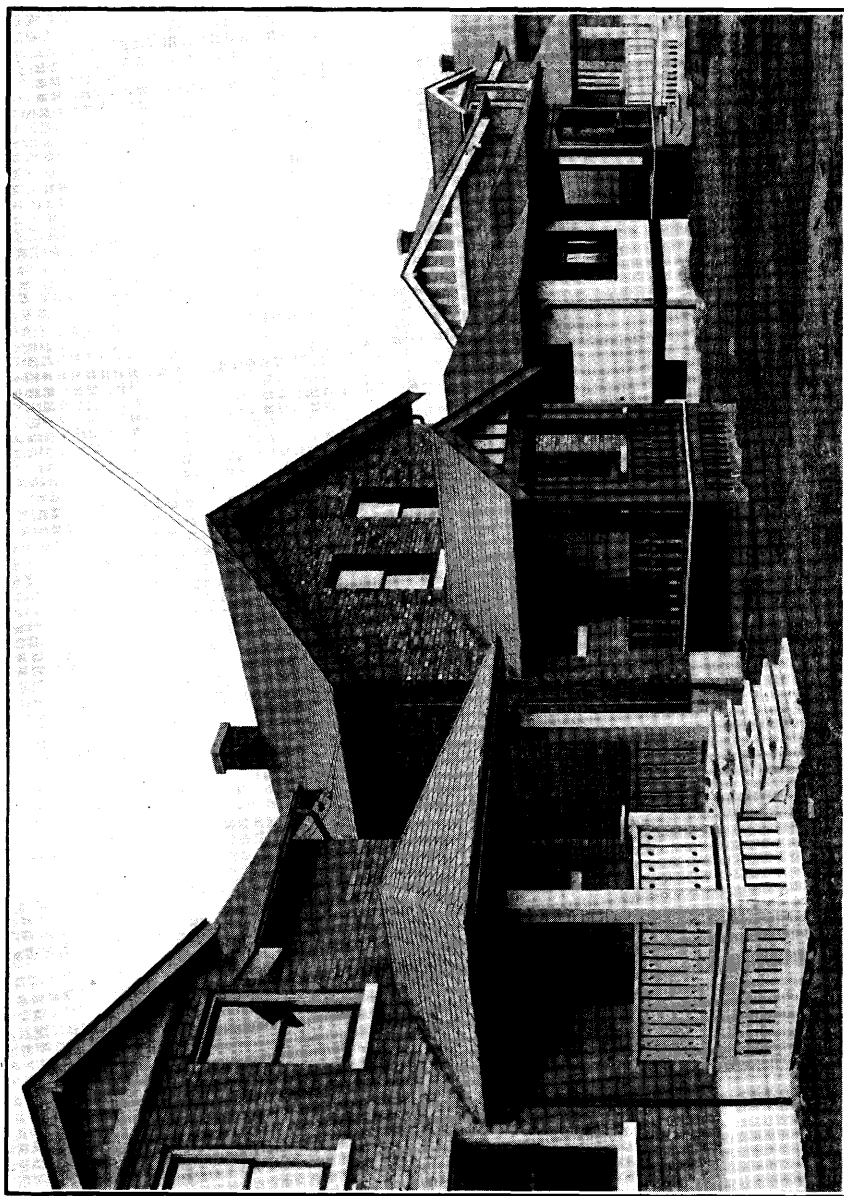
HOUSES ERECTED AT LONDON BY LONDON HOUSING COMMISSION.



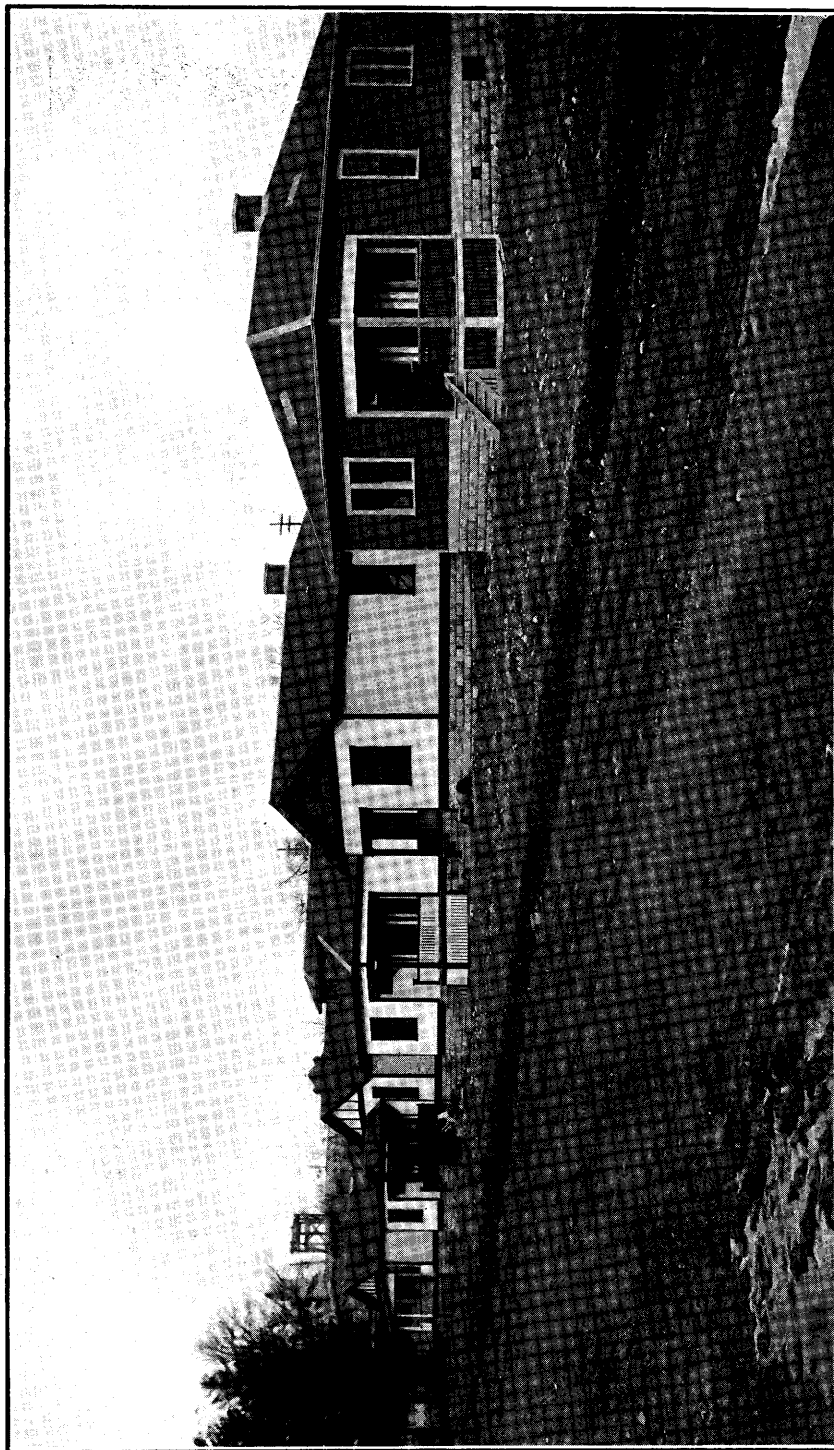
HOUSES ERECTED AT LONDON BY LONDON HOUSING COMMISSION.



HOUSES ERECTED AT LONDON BY LONDON HOUSING COMMISSION.



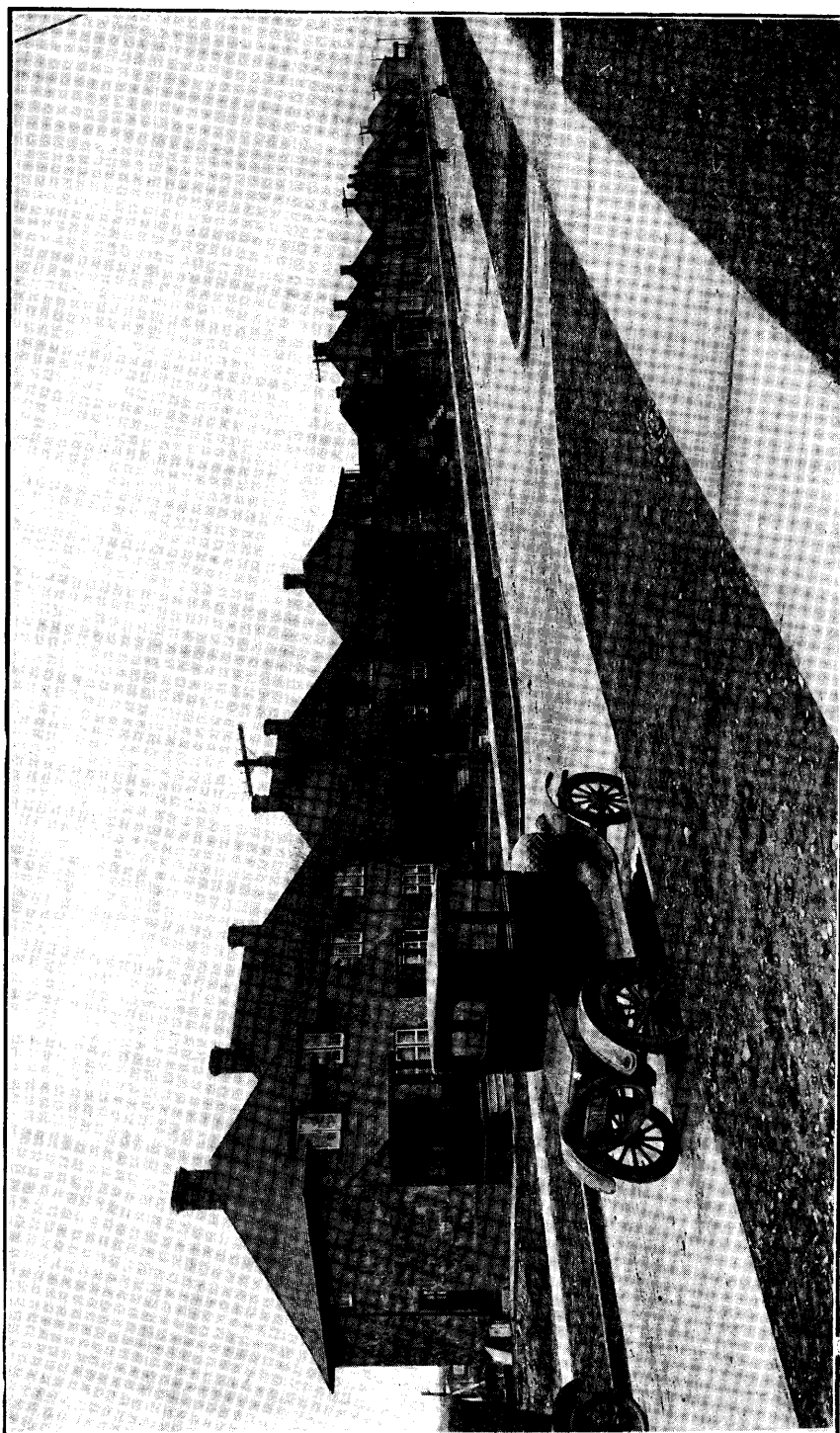
HOUSES ERECTED AT LONDON BY LONDON HOUSING COMMISSION.



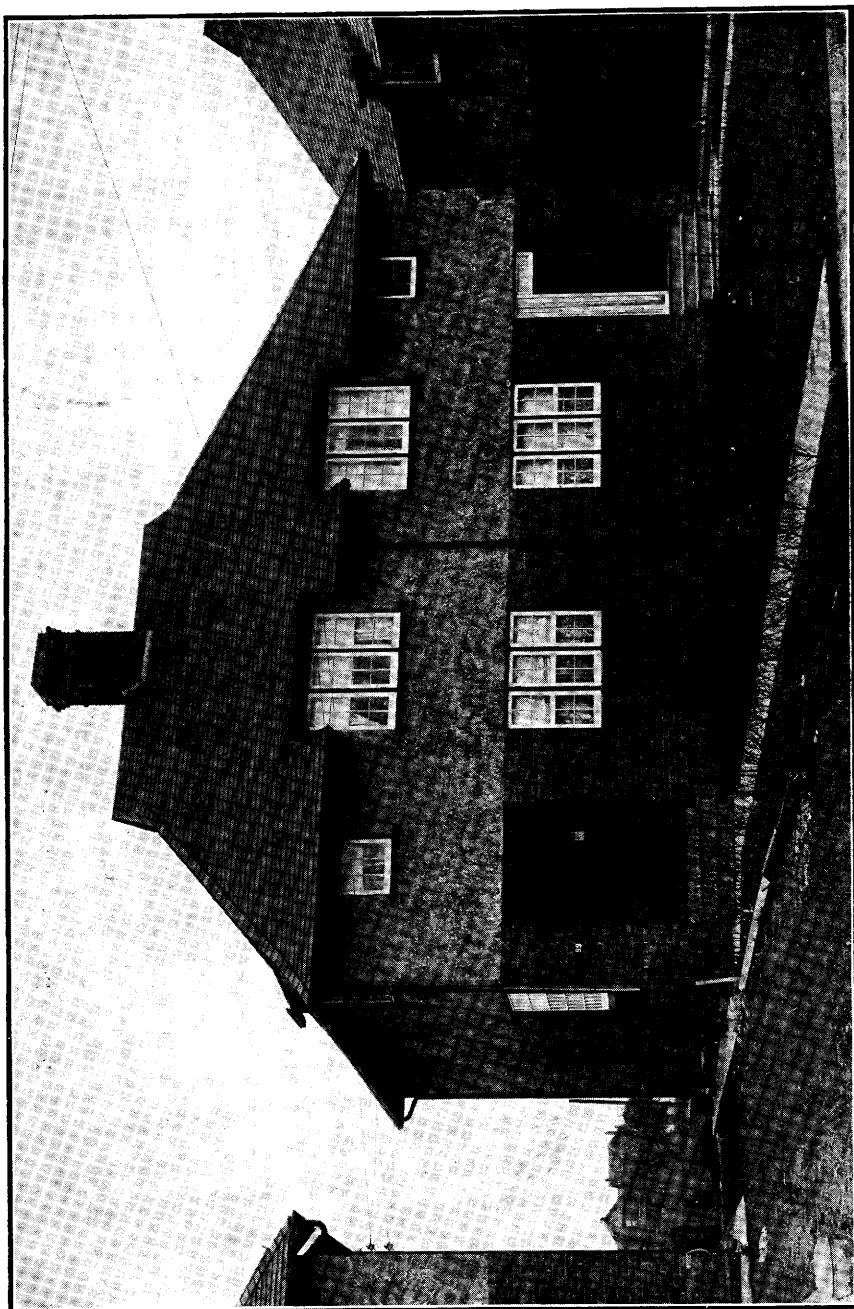
HOUSES ERECTED AT LONDON BY LONDON HOUSING COMMISSION.



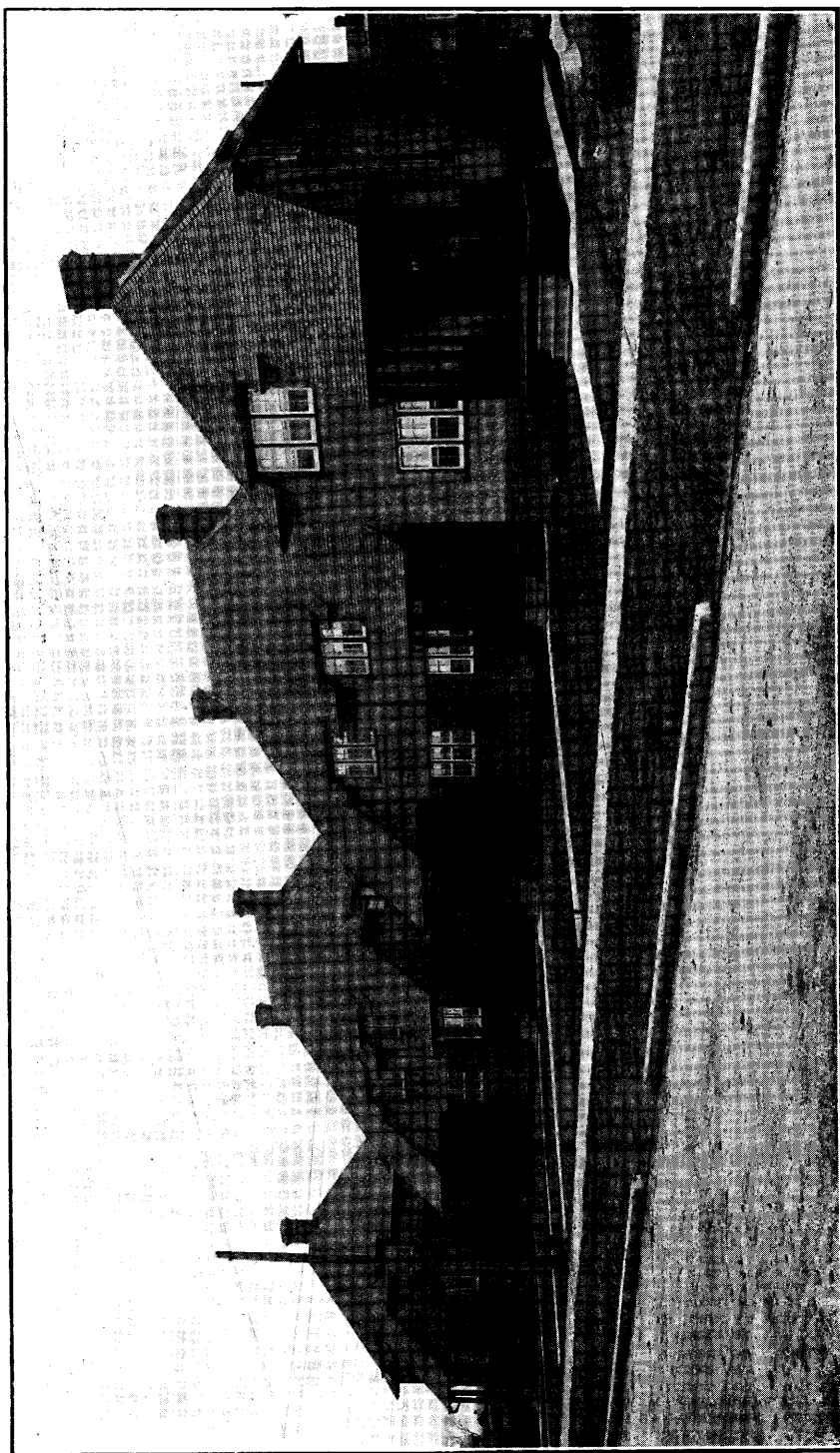
HOUSES ERECTED AT LONDON BY LONDON HOUSING COMMISSION.



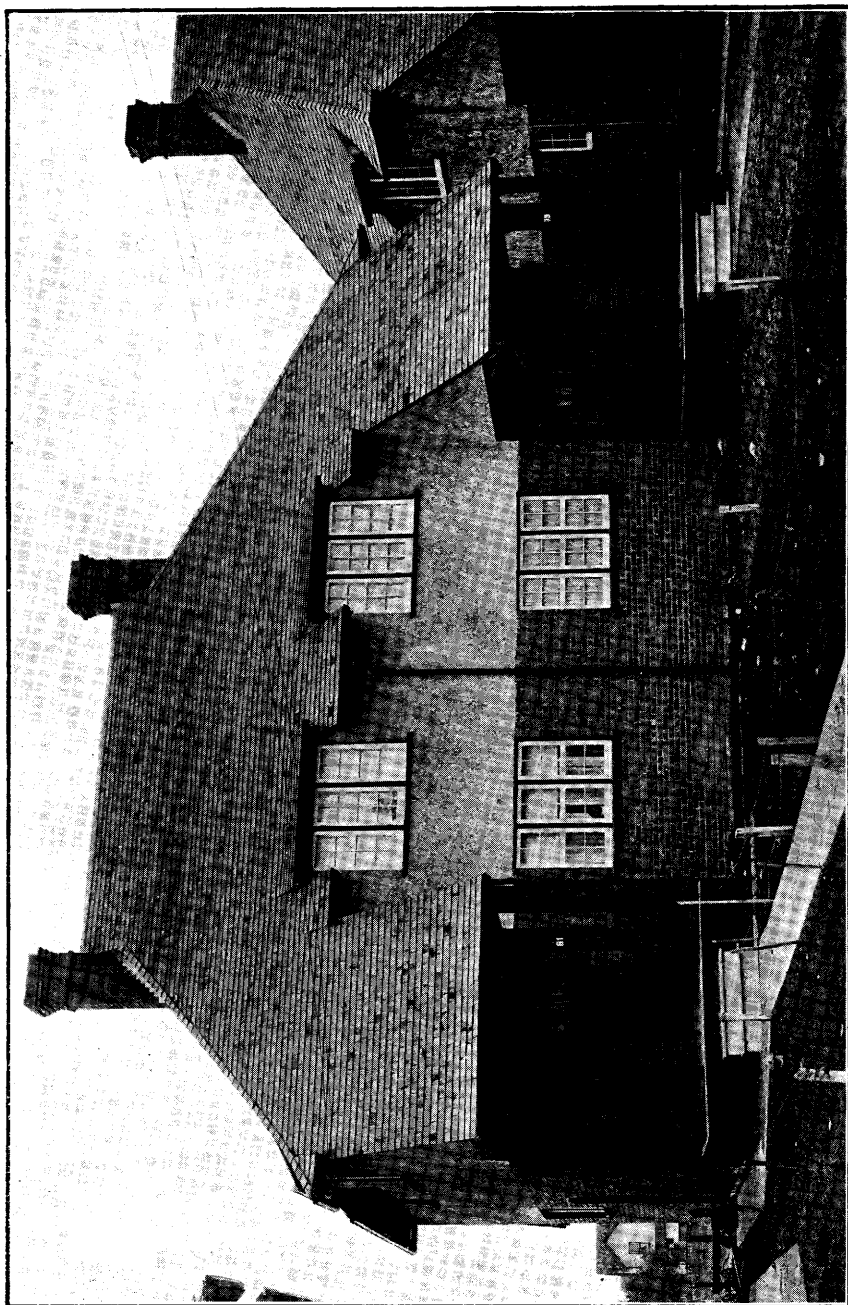
HOUSES ERECTED AT NEW TORONTO BY NEW TORONTO HOUSING COMMISSION.
Architects and Engineers, James, Loudon & Hertzberg.



HOUSES ERECTED AT NEW TORONTO BY NEW TORONTO HOUSING COMMISSION.
Architects and Engineers, James, Loudon & Hertzberg.



HOUSES ERECTED AT NEW TORONTO BY NEW TORONTO HOUSING COMMISSION.
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HOUSES ERECTED AT NEW TORONTO BY NEW TORONTO HOUSING COMMISSION,
Architects and Engineers, James, Loudon & Hertzberg.



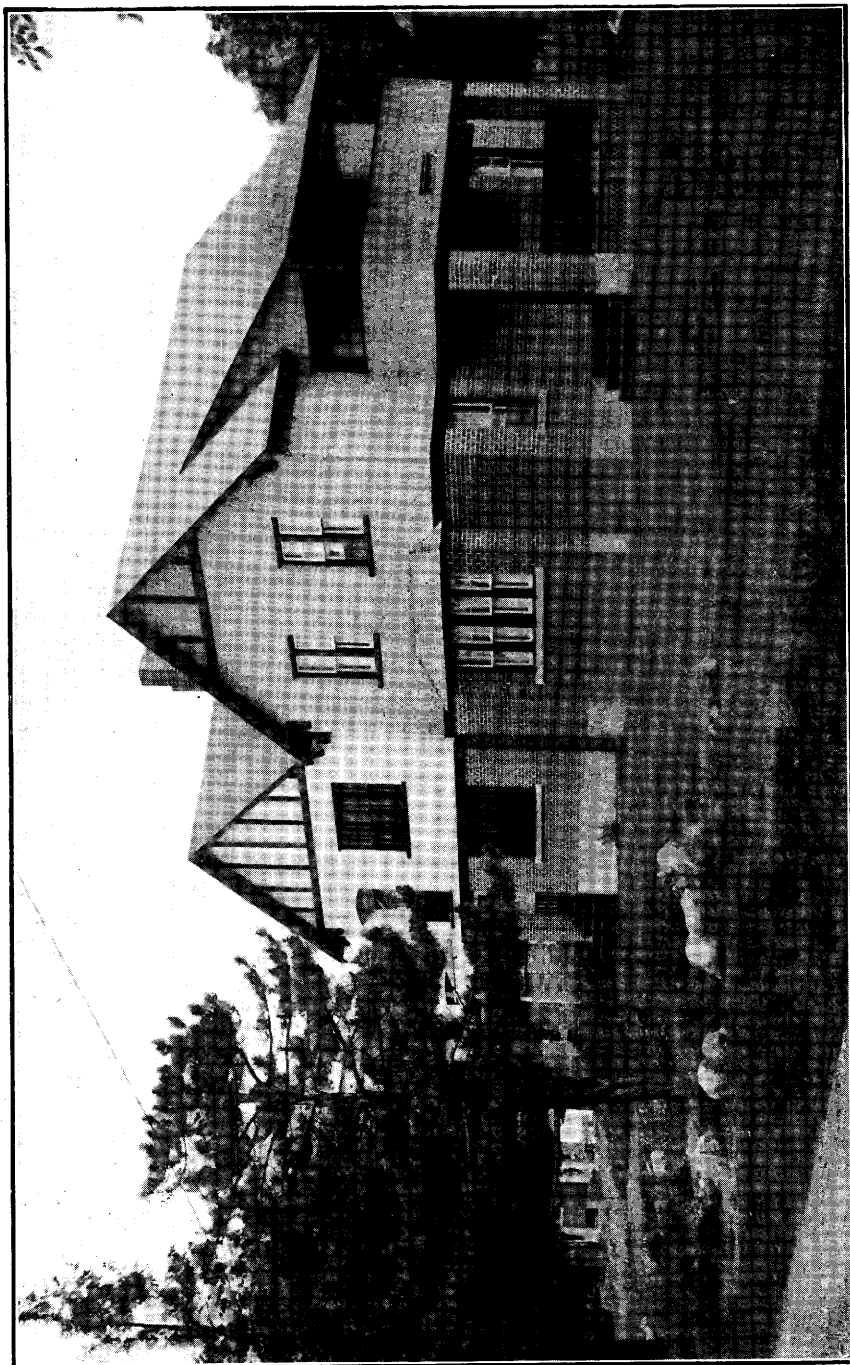
HOUSES ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.

Cost, left to right:—

\$4,200....Seven rooms, solid brick.

\$4,000....Six rooms, solid brick.

F. E. Belfry, Esq., Architect.



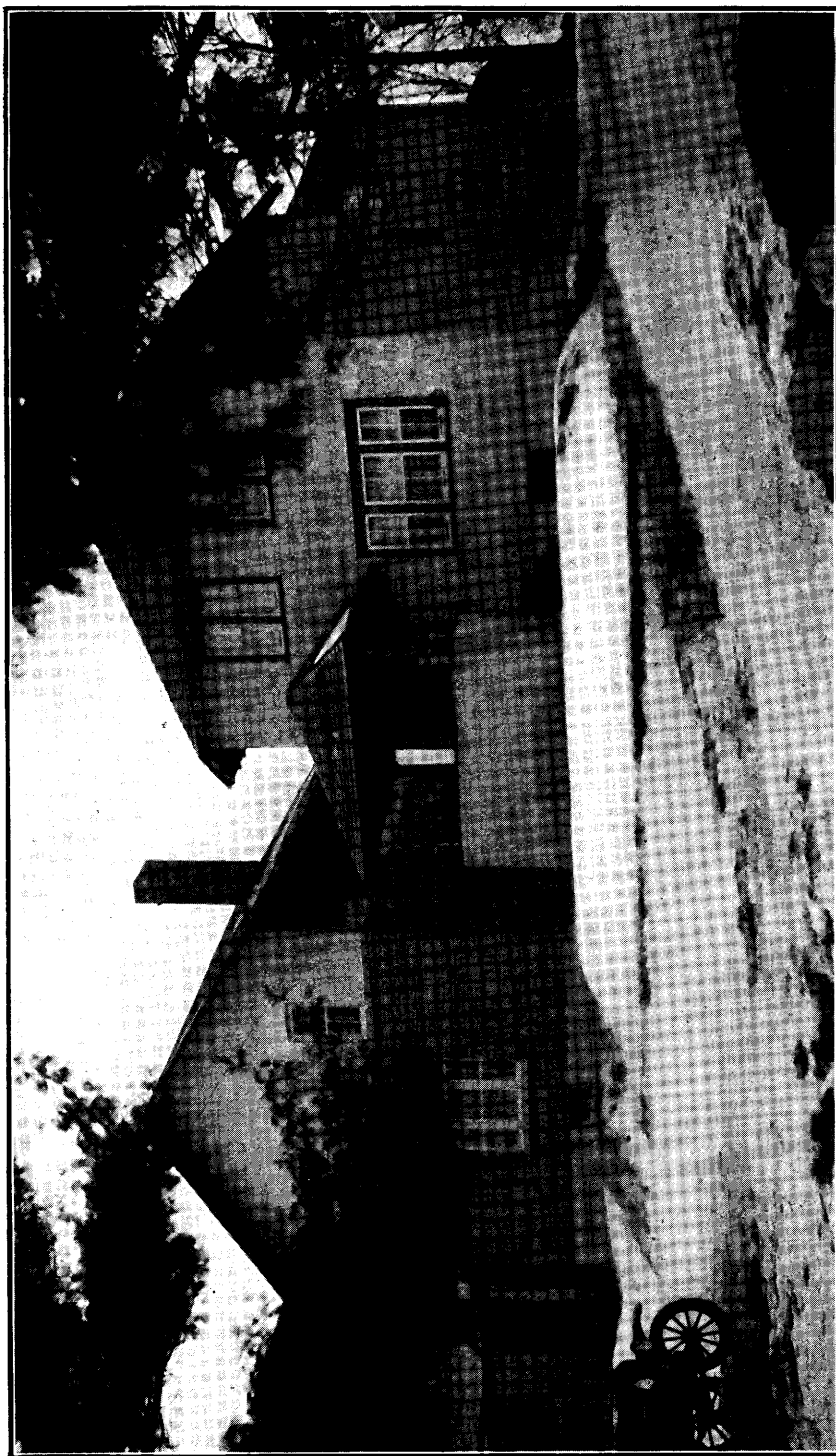
HOUSES ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.

Cost, left to right:—

\$4,200 Six rooms, solid brick.

\$4,500 Seven rooms, solid brick.

F. E. Beltry, Esq., Architect.



HOUSES ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.

Cost, left to right:—

\$4,800....Six rooms, solid brick.

\$3,150....Six rooms, frame.

F. E. Belfry, Esq., Architect.



HOUSES ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.

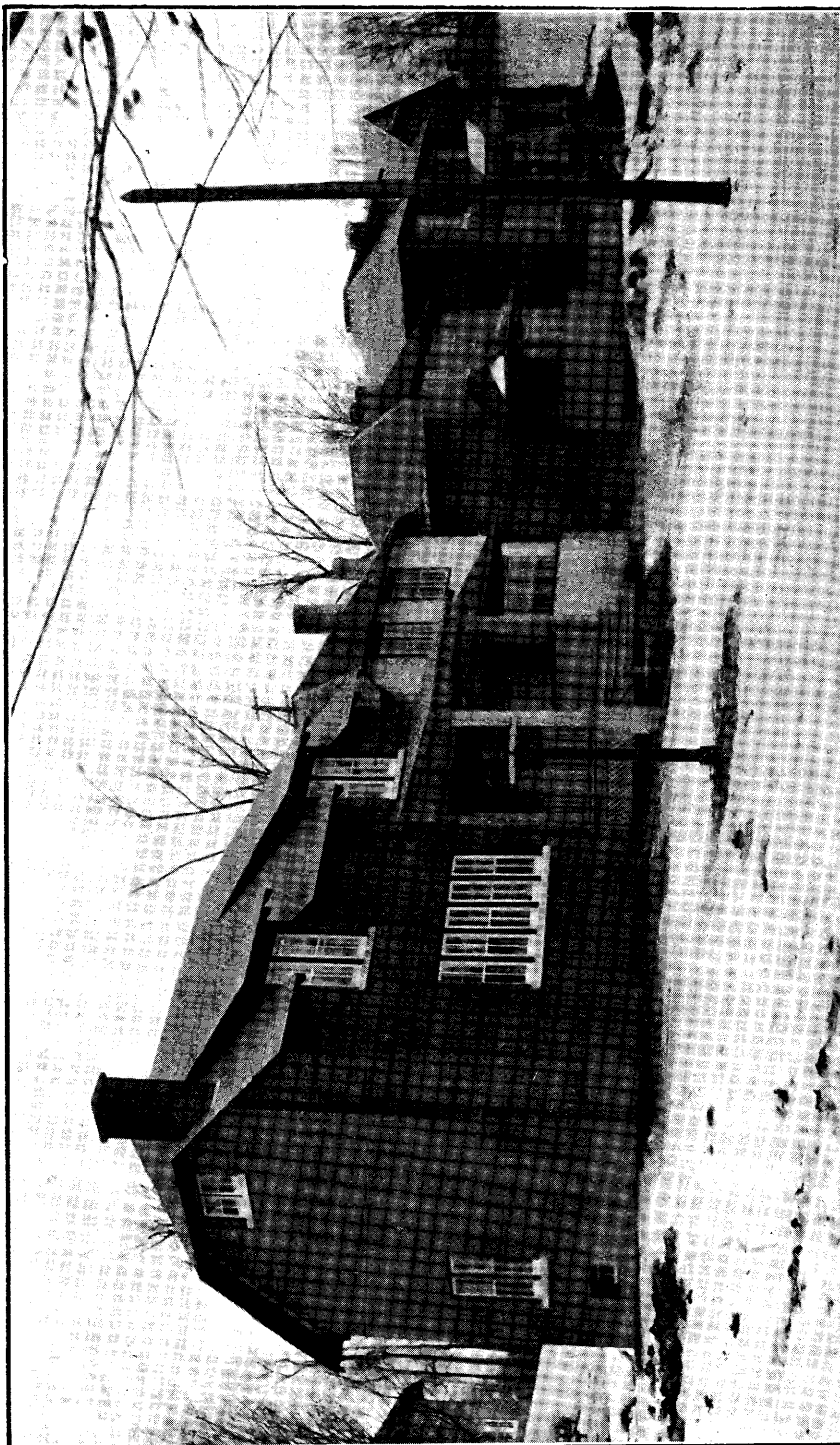
Cost, left to right:—

\$4,300.....Six rooms, solid brick.

\$4,200.....Seven rooms, solid brick.

\$4,000.....Six rooms, solid brick.

F. E. Belfry, Esq., Architect.



HOUSES ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.

Cost, left to right:—

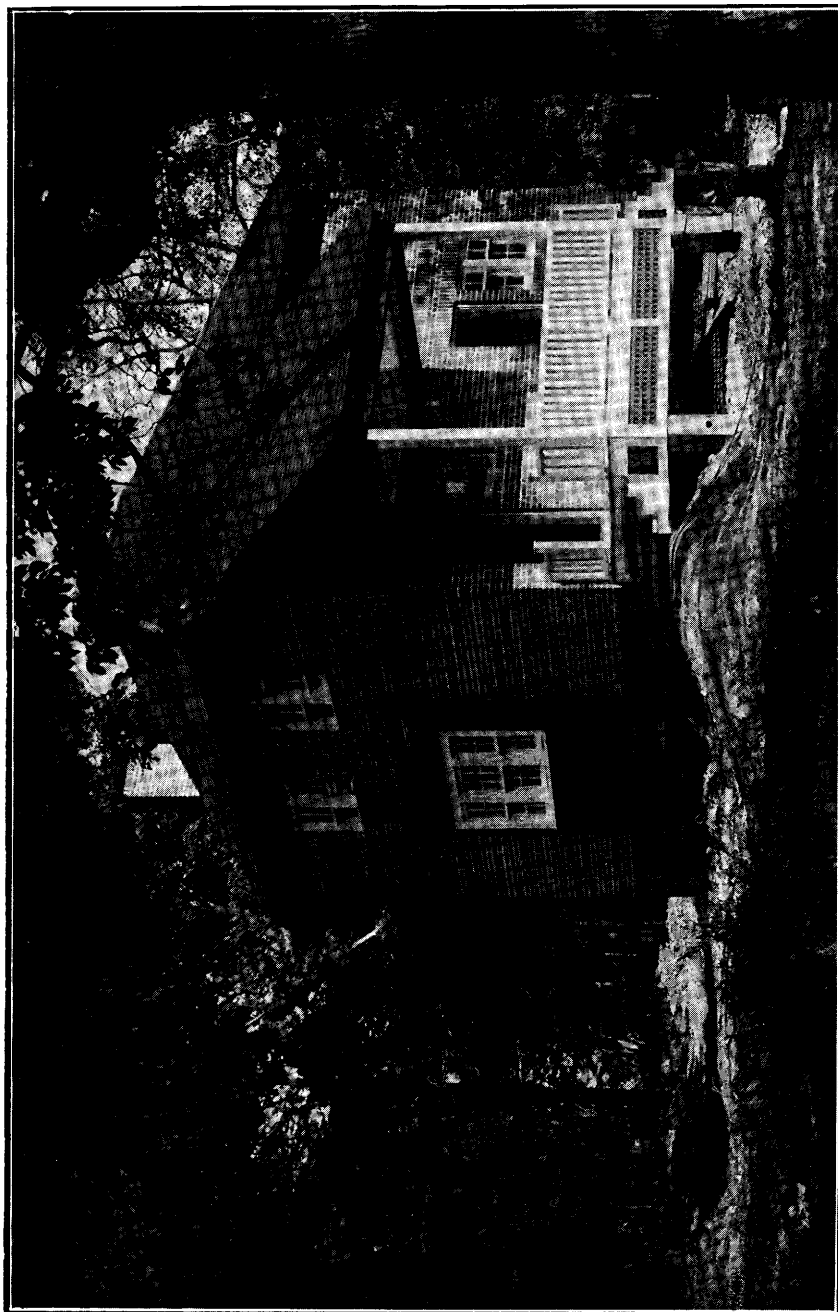
\$5,000.....Seven rooms, solid brick.

\$3,200.....Six rooms, frame.

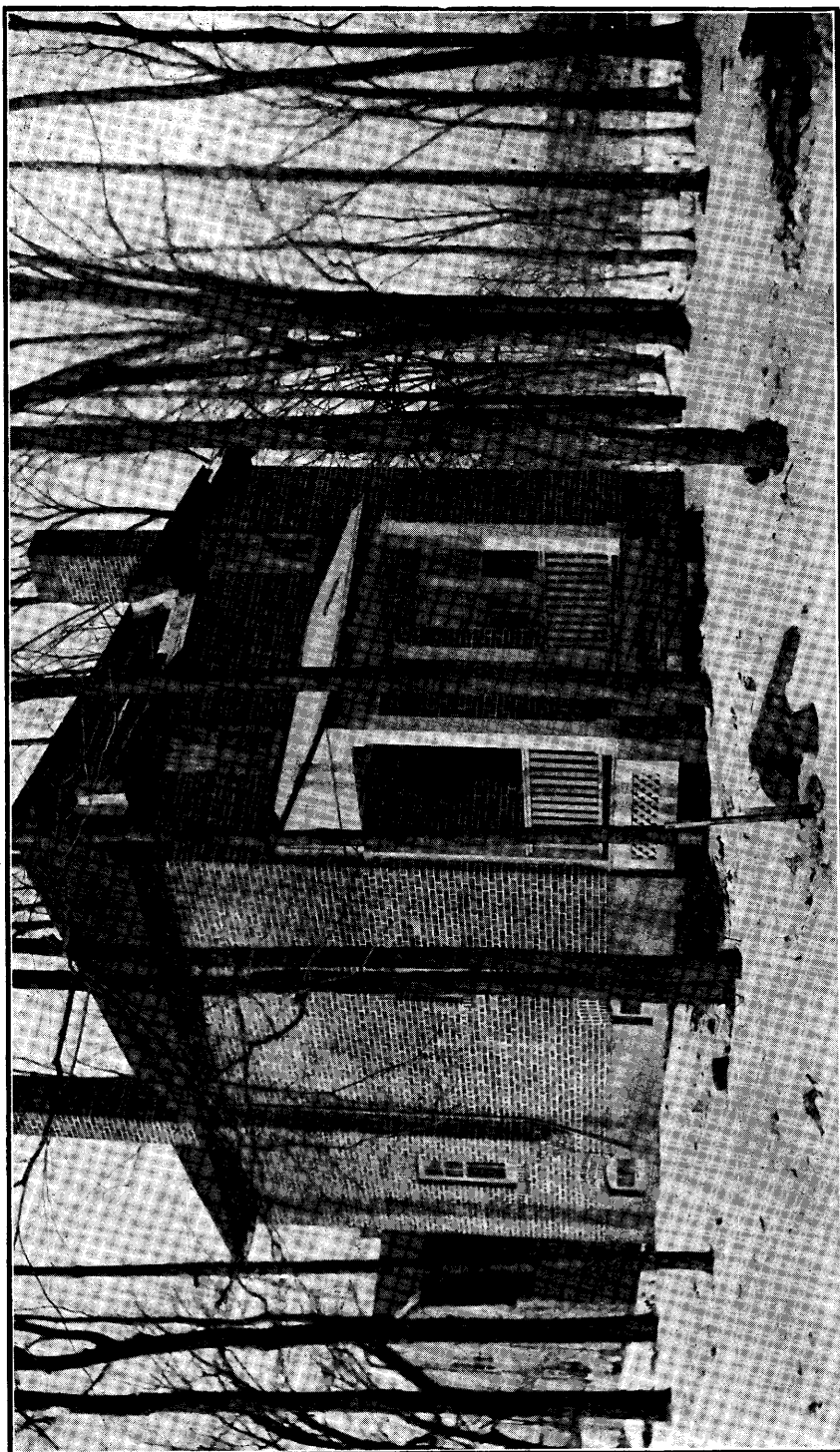
\$3,200.....Six rooms, frame.

\$5,000.....Seven rooms, solid brick.

F. E. Belfry, Esq., Architect.



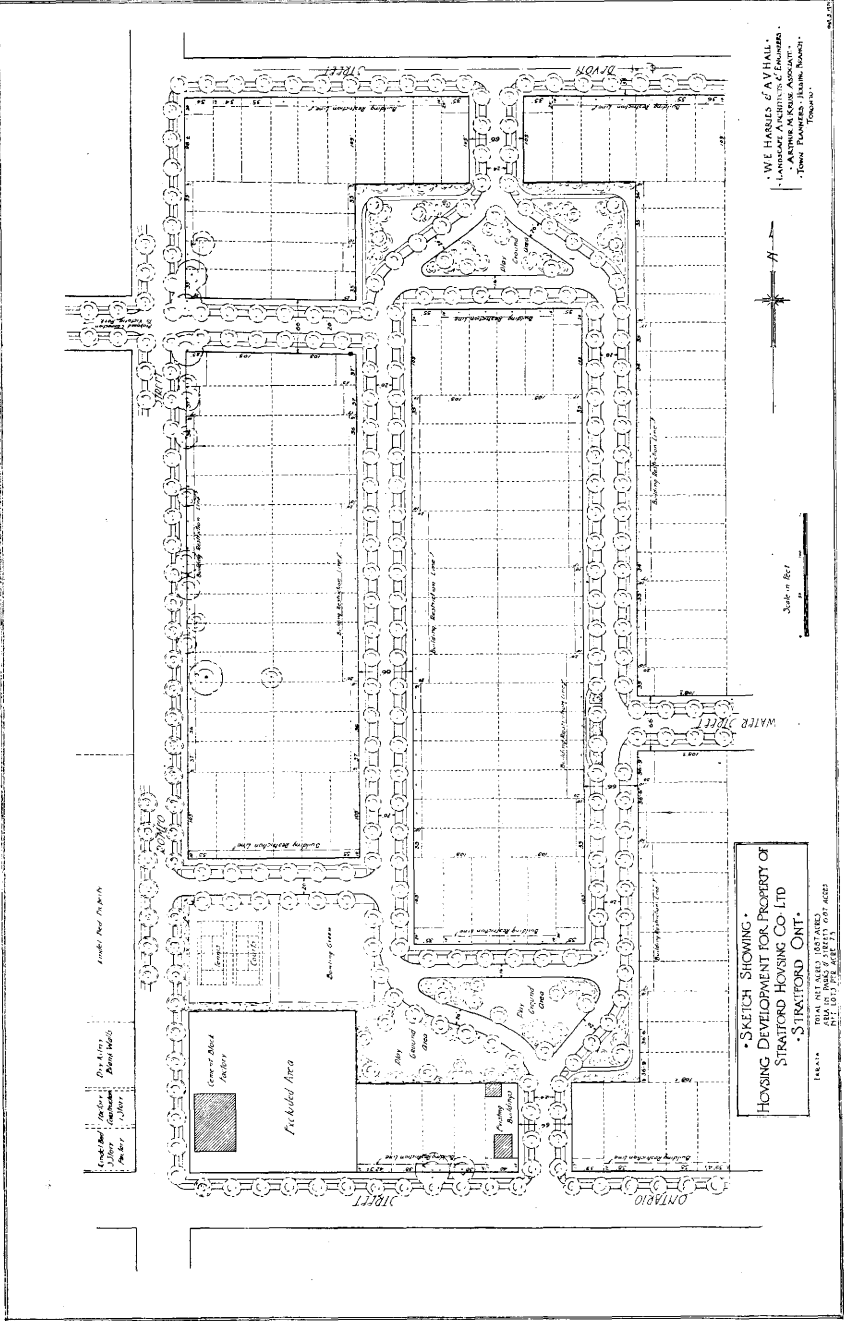
HOUSE ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.
Cost, \$4,800.... Six rooms, solid brick.
F. E. Bellamy, Esq., Architect.



HOUSE ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.
\$4,200....Six rooms, solid brick.
F. E. Belfry, Esq., Architect.

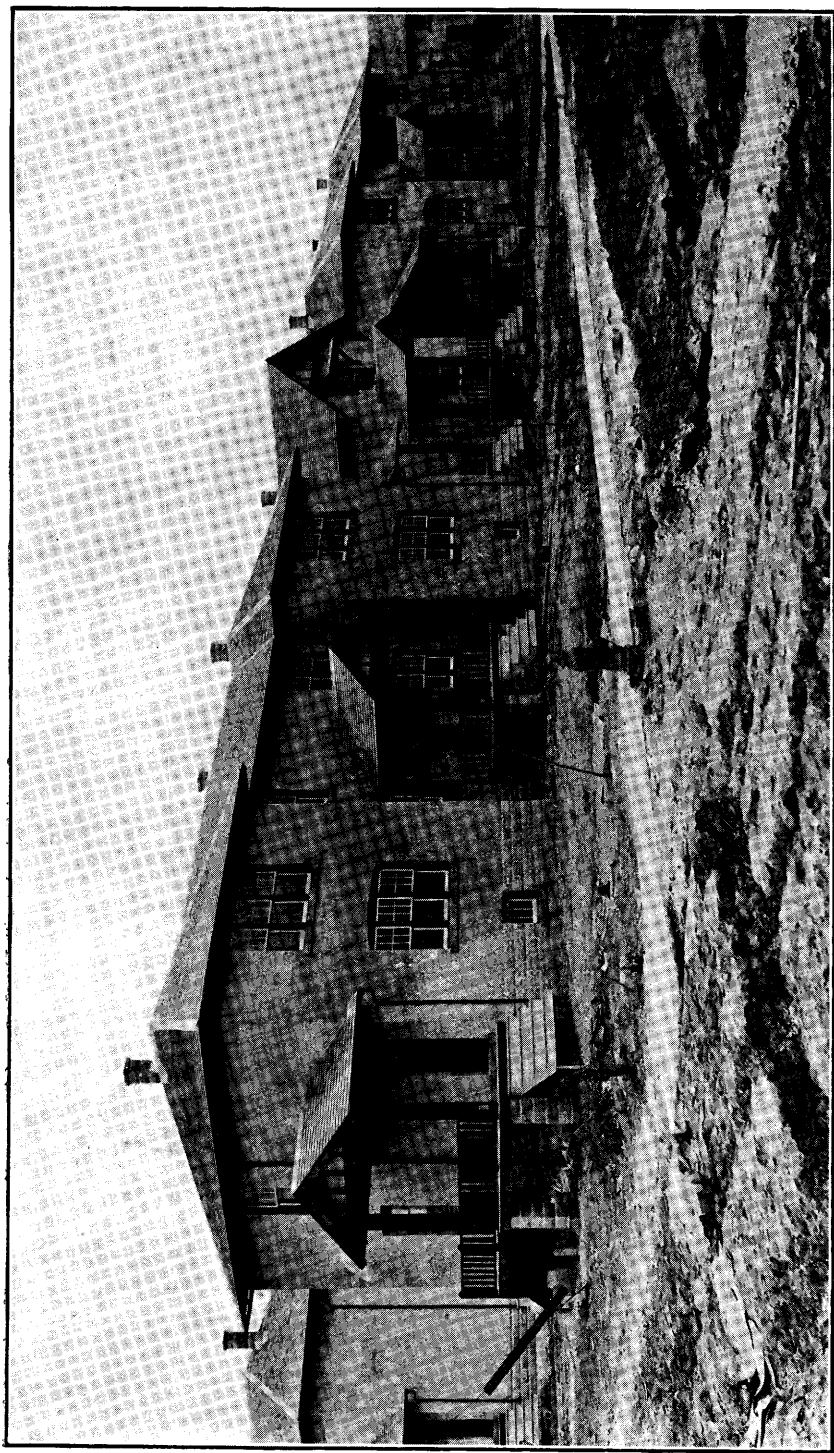


HOUSE ERECTED ON LINDENLEA DEVELOPMENT BY OTTAWA HOUSING COMMISSION.
Cost. \$3,150....Six rooms, frame.
F. E. Belfry, Esq., Architect.

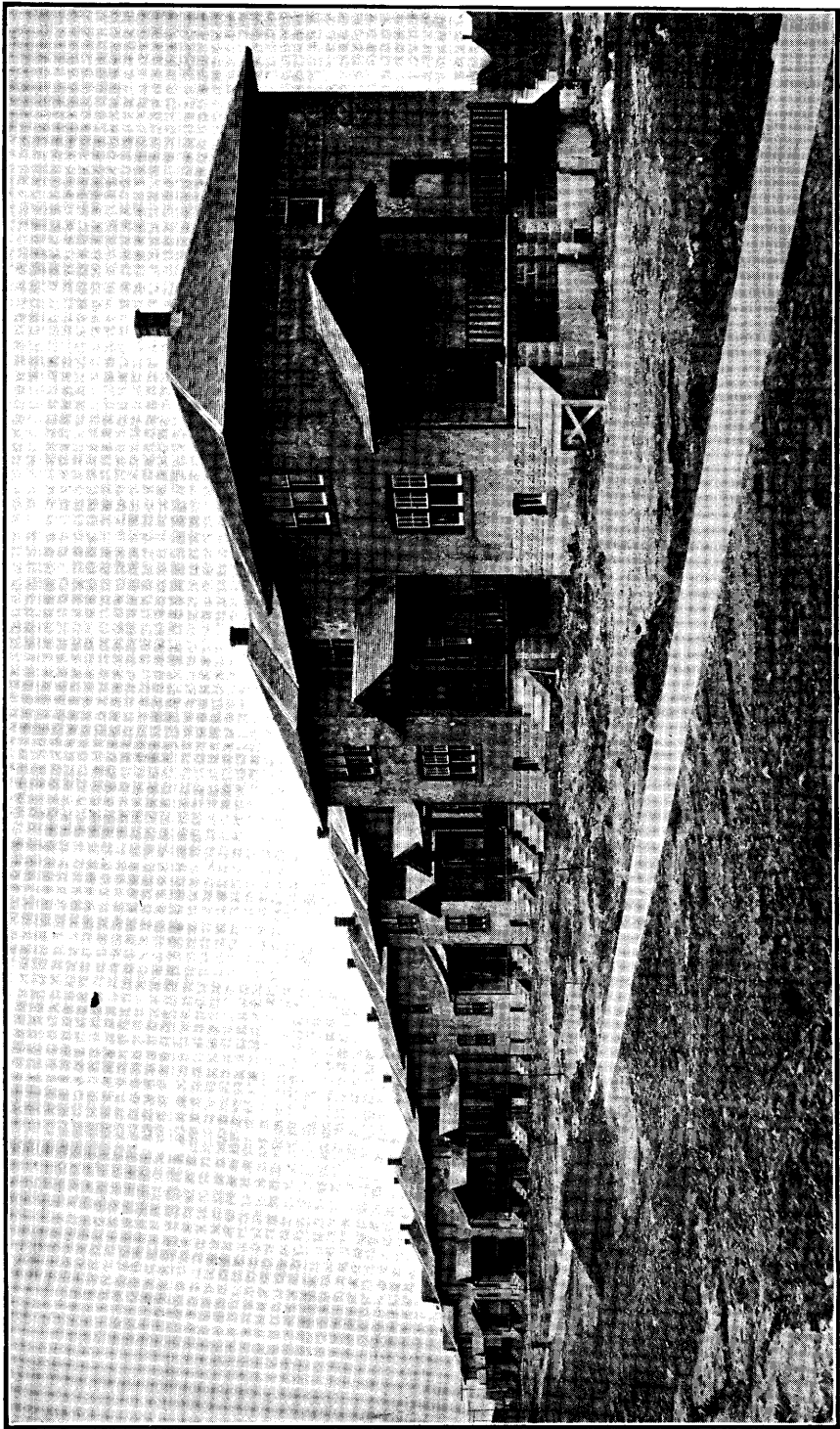


The above shows the re-subdivision of a level property previously a part of a Gridiron layout. While the new layout was restricted as to the depth and shape of the lots by this fact, provision was made for an equalized distribution of open spaces, the screening of an adjoining factory, and for the attractive treatment of its straight streets by establishing "set back" lines.

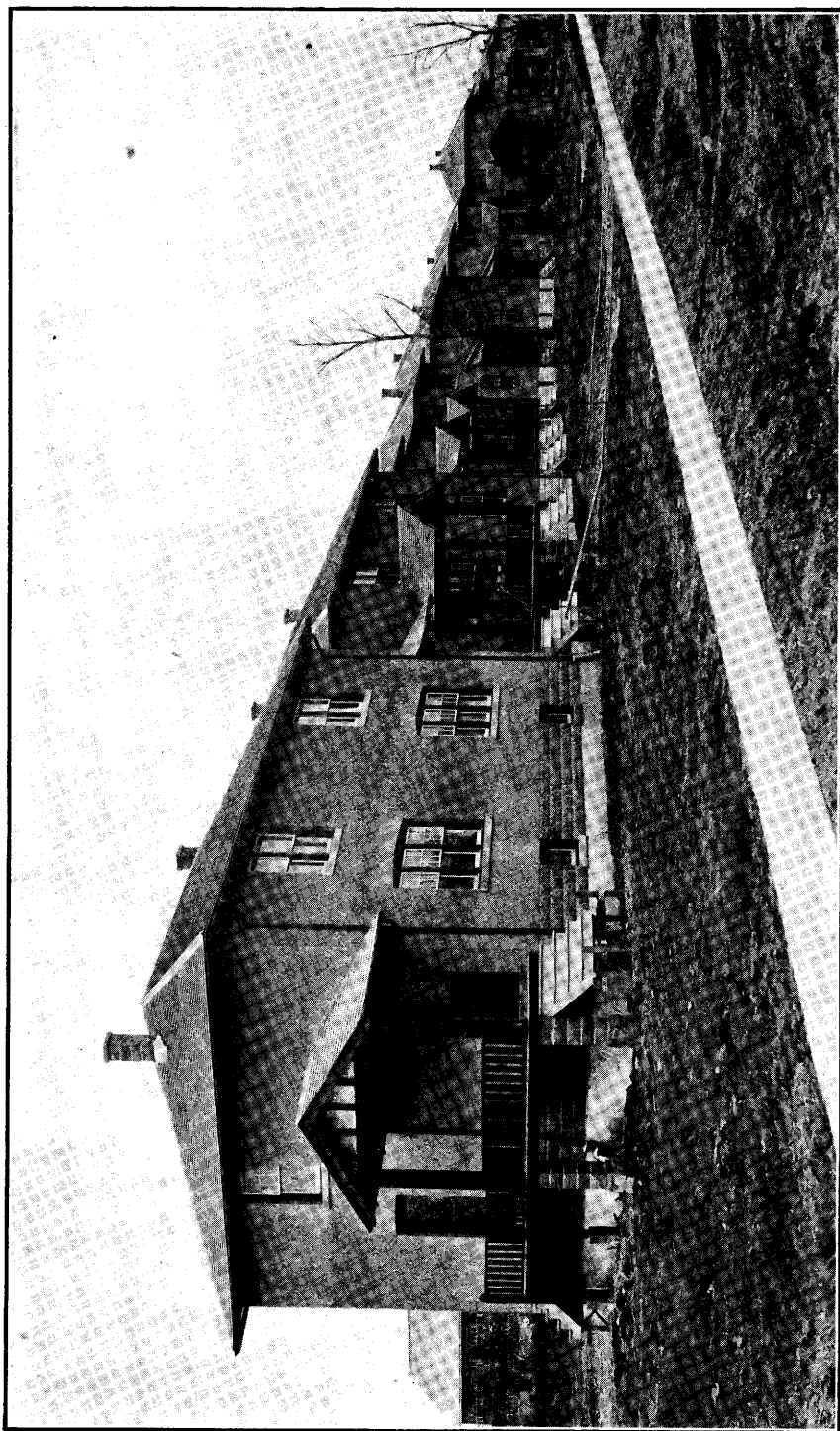
The houses placed with regard to these varied distances from the curb, will give the effect of courts along the street.



HOUSES ERRECTED AT WINDSOR BY WINDSOR HOUSING COMMISSION.
Architect, Gilbert J. P. Jacques, Esq.



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INDEX

Reports of:—		PAGE
Director		1
Town Planners		28
Municipalities under Housing Act, operations of:—		
Acton		9
Arthur		8
Barton Township		10, 11
Beaverton		9, 11
Belleville		8, 11
Brampton		8, 11
Brantford		8, 12
Brantford Township		10, 12
Bridgeburg		8
Brockville		8
Burlington		8
Carleton Place		8
Chapleau		8
Capreol		8
Chatham		8
Chippawa		9, 12
Cobourg		8
Cochrane		8, 12
Elmira		9, 13
Englehart		8
Etobicoke Township		10, 13
Fergus		9, 13
Ford City		8, 13
Fort Frances		8
Fort William		8, 14
Galt		8, 14
Georgetown		9, 14
Gloucester Township		10
Goderich		8
Gravenhurst		8
Guelph		8, 14
Guelph Township		10, 15
Halleybury		8
Hamilton		8, 15
Hawkesbury		8
Hensall		9
Hespeler		8
Humberstone		9
Ingersoll		8, 15
Iroquois Falls		8
Kitchener		8, 15
Leamington		8, 16
Leaside		8, 16
Listowel		8, 16
London		8, 17
Madoc		9
Merritton		8, 17
Midland		8
Milton		8, 17
Milverton		8
Mimico		8, 17
Neebing Township		10
New Toronto		9, 18
Niagara Town		9
Niagara Falls		8, 18
North Bay		9

	PAGE
Oshawa	9, 18
Ottawa	8, 18
Owen Sound	9
Palmerston	9
Paris	9
Perth	9, 19
Pickering Township	10
Point Edward	9, 19
Port Arthur	8, 19
Port Colborne	9, 19
Port Credit	9, 20
Port Dalhousie	9, 20
Port McNicoll	9, 20
Renfrew	9, 20
Richmond Hill	9, 21
Sandwich	9, 21
Sandwich East Township	10
Sarnia	8, 21
Sault Ste. Marie	8, 22
Scarborough Township	10, 22
Sioux Lookout	9
Smith's Falls	9, 22
Stamford Township	10, 23
St. Catharines	8, 22
Stratford	8, 23
Sturgeon Falls	9, 23
Sudbury	9, 23, 24
Tara	9, 24
Thorold	9, 24
Thorold Township	10
Timmins	9, 24
Trenton	9
Uxbridge	9
Victoria Harbour	9
Walkerville	9, 25
Waterloo	9
Welland	8, 25
West Oxford Township	10
Whitby	9, 26
Windsor	8, 26
Woodbridge	9, 27
Woodstock	8, 27
York Township	10, 27
Photographs of houses erected at:—	
Guelph	31, 32, 33, 34, 35
Kitchener	36, 37, 38
London	40, 41, 42, 43, 44, 45, 46
New Toronto	47, 48, 49, 50
Ottawa	51, 52, 53, 54, 55, 56, 57, 58
Windsor	60, 61, 62
Plans of developments at:—	
Kitchener	39
Stratford	59
Windsor	63